

Assessing ACCA in CAMBODIA

Tom's rough notes on the joint assessment trip to ACCA projects being carried out around Cambodia, September 14 - 17, 2010

These notes were taken during the first assessment trip to visit ACCA projects being implemented by poor communities linked to the National Community Savings Network and the Urban Poor Development Fund (UPDF) in Cambodia. This was the fourth ACCA assessment trip (after the Philippines, Vietnam and Mongolia). The visit took place in September, 2010, and was a chance for teams of community leaders and their support organizations from six other countries (Thailand, Vietnam, Nepal, Lao PDR, Philippines and Sri Lanka) - all of whom are involved in implementing their own city-wide ACCA upgrading projects - to meet their peers in the Philippines who are doing projects, learn more about the projects, see how they are progressing, compare notes and discuss together what the strong and weak points of the projects have been. Instead of everyone going together in one big group, though, the assessment participants were divided into three groups, and each group visited cities in different parts of the country :

NORTHERN CITIES GROUP (Thai + Nepali + Cambodian teams)

- Serey Sophoan City, in Banteay Meanchey Province
- Samrong City, in Oddar Meanchey Province
- Siem Reap, in Siem Reap Province

SOUTHERN COASTAL CITIES GROUP (Lao + Thai + Myanmar + Cambodian teams)

- Khemara Phoumin City, Koh Kong Province
- Preah Sihanouk City, Preah Sihanouk Province

SOUTHEASTERN CITIES GROUP (Vietnam + Philippines + Cambodian teams)

- Bavet City, Svay Rieng Province
- Peam Ro District, Prey Veng Province
- Kampong Cham City, Kampong Cham Province

On the last day, all three groups converged in Phnom Penh for a day spent reflecting together on what they'd seen and learned in the different cities. In the evening, the whole group was given a presentation about the very strong community savings and ACCA project in Phnom Penh's Roessei Keo District, with a dinner afterwards hosted by the riverside slum communities there. Many of the participating groups from neighboring countries came overland, packed together in vans, and the logistics of gathering all these different groups together in three parts of the country, shepherding them around for three days, and then delivering them all to Phnom Penh at the end for a half-day's reflecting together on the assessment, was no small feat of grace, efficiency and good humor by the Cambodian hosts from the community networks, UPDF and local governments in the cities that were visited.



WHO JOINED THE TRIP?

FROM NEPAL :

- Ms. Lajana Manandar (Lumanti, Kathmandu)
- Mr. Ramji Prasad Baral, Chief Executive Officer of the Bharatpur Municipality
- Mr. Saheeb Hussain, Community leader from UPES Network in Birgunj
- Ms. Gita Oli Chettri, Community leader from Kohalpur
- Ms. Lumanti Joshi, Community architect with Lumanti NGO

FROM VIETNAM :

- Mr. Lang Quang Ma, Community leader from Block 10, Cam Gia Ward, Thai Nguyen City
- Ms. Nguyen Thi Ly, Community leader from Block 10, Cam Gia Ward, Thai Nguyen City
- Ms. Nguyen Thi Kim Dinh, Women's Union, Cam Gia Ward, Thai Nguyen City
- Mr. Nguyen Quang Hung, Associated Cities of Vietnam (ACVN) + National CDF Coordination Unit
- Dr. Nguyen Lan, Secretary General of ACVN and National CDF Steering Committee
- Ms. Le Dieu Anh, Director of Enda-Vietnam NGO, National CDF Coordination Unit

FROM THE PHILIPPINES :

- Ms. Nilda Suan, Community leader, Quezon City
- Ms. Eliza Madidis, Community leader, Quezon City
- Ms. Veronica Magpantay, Community leader, place?
- Mr. Rogelio Sario, Project Management Committee Member, ACCA Navotas
- Ms. Ruby Papeleras, Community leader, Homeless People's Federation Philippines (HPFP)
- Ms. Ana Oliveros, Director, Foundation for theDUP NGO in Manila,
- Fr. Norberto Carcellar, PACSII, the HPFP's partner NGO

FROM SRI LANKA :

- Mr. K. A. Jayaratne, Director Sevanatha NGO, Colombo
- Ms. Rupa Manel, Community leader and Chairperson of Women's Co-Op

FROM THAILAND :

- Ms. Angka Trantarathong ("Jim"), CODI staff
- Mr. Aruno Pattanapairoj, **Community leader from where?**
- Mrs. Nitikarn Roekanantamas, Community leader from Bangkok, Thonburi Baan Mankong
- Mr. Sanyaluk Sangiamsuk, **Community leader from where?**
- Ms. Faasai Siraprapha, CODI staff
- Mrs. Attachawan Phanmee, **???**
- Mrs. Kanogpron Pimpho, **??**
- Mr. Sanun Aunhaipol, Community leader from Chantaburi
- Mr. Gochaan, Community leader from Tsunami communities in Phangnga

FROM LAO PDR :

- Mr. Khanthone Phamuang, WCEP NGO
- Ms. Sithakhone Chanthavong, **???**
- Ms. Bounyong Phiphone, Community leader from **???**
- Ms. Vankao Vongphailot, Community leader from **???**
- Mr. Phouvone Keoluxay, Community leader from **???**

FROM CAMBODIA :

- 14 Local government officials, including 12 provincial, district and municipal governors
- 10 UPDF staff and volunteers
- 45 Community leaders from 22 Cambodian cities

FROM THE ACHR SECRETARIAT :

- Ms. Somsook Boonyabanha
- Mr. Maurice Leonhardt
- Mr. Thomas Kerr
- Mr. Woottipan Rattanataree, Freelance community organizer

ACCA in Cambodia :

ACCA-supported projects are now underway in 11 cities around Cambodia

(as of Sept 2010)

	City / District	Total budget approved (us\$)	Big projects	Small projects	City process	Understanding cities	Other city and national processes	Disaster	Community savings and fund
Cambodia (11 cities)	Serey Sophoan	58,000	40,000	15,000 (12)	3,000				
	Samrong	58,000	40,000	15,000 (11)	3,000				
	Preah Sihanouk	58,000	40,000	15,000 (8)	3,000				
	Peam Ro, Prey Veng	58,000	40,000	15,000 (8)	3,000				
	Bavet City	58,000	40,000	15,000 (13)	3,000				
	Khemara Phoumin	18,000	--	15,000 (11)	3,000				
	Kampong Cham	18,000	--	15,000 (6)	3,000				
	Pailin	18,000	--	15,000 (6)	3,000				
	Sen Monorom	18,000	--	15,000 (9)	3,000				
	Siem Reap	18,000	--	15,000 (8)	3,000				
	Phnom Penh, fire	55,000	40,000	10,000 (1)				5,000	
Country slum survey	10,000					10,000			

ASSESSMENT SUMMARY :

On September 17, at the end of the assessment trip, the participants in all three groups converged in Phnom Penh and spent a half-day in the big meeting room at the Municipality presenting their view of the ACCA processes they had just visited in Cambodia. Here is a summary of those presentations :

1. NORTHERN CITIES GROUP (Thai + Nepali + Cambodian teams)

(This group visited three cities : Serey Sophoan, Samrong and Siem Reap)

Strong Points :

- **A culture of transparency : All charts and figures always presented!** Everywhere we went, and in every meeting, the walls were covered with charts with savings figures, budget allocations, information about the projects, photos of the people in charge of different aspects of the projects, house-plans, layout plans, organizational diagrams, etc. It was all in Khmer, and so we couldn't understand most of it, but we could appreciate this culture of always showing the figures and being transparent about the process and accounts!
- **Clear fund management by the communities :** It was clear in all the projects we visited that the funds are being totally managed by the communities themselves.
- **Good loan repayment :** We found that each community contributes to repaying the ACCA and UPDF loans on time!
- **Very good support for the community process from city and provincial governments,** in all three cities we visited. Used to be a big gap between poor communities and the city government - ACCA has clearly helped narrow that gap and make relations better, softer, friendlier. Especially in Serey Sophoan, where the Municipal Governor (Mr. Oum Retry) is almost like a community leader himself, and a key part of the success of the ACCA process in that city. We know this didn't just happen by itself, but represents the fruits of a strong process of negotiation and gradually bringing in the local government in a friendly, proactive way.
- **Very good, close and friendly working relations between the communities, the NGO (UPDF) and the local government** - especially in Serey Sophoan and Samrong (less strong in Siem Reap, but things are improving fast there).
- **Very good to see resources from ACCA, UPDF, Communities and Local government being combined** in all these projects to make things happen. In almost all the projects we visited, there were funds coming from many sources. And in some projects we visited, the people contributed MORE than the ACCA funds!
- **Linking between cities in the Northwest region is very good and growing** - The ACCA projects are not being done in isolation, but linked through the network system and money management systems to be more open, everyone knows. these community leaders all clearly know each other and enjoy getting together and know all about each other's projects.
- **Upgrading more than just physical conditions :** Income generation activities and loans seemed strong in all the communities we visited. This is important because upgrading incomes and economic situation is an important part of upgrading. Also, we were impressed with the project to promote youth involvement in Serey Sophoan by making a music band.
- **Land for housing the poor from the government :** The very exciting thing we saw in all three cities was that the government has given land for free for housing the poor. The choice of land and the location of that free land was

much better in Serey Sophoan than in Siem Reap (where the free land is very far away). But this is a super important new practice in these Cambodian cities.

- **Poverty is the driving force or solving problems together** : (*The Thai team adds*) There is a lot of poverty in all these cities! But poverty makes people strong and makes them work together. So poverty is a driving force for solving problems together. It's important for the poor to start everything, share the planning, share the work, manage the budget together, sit and plan together.
- **The ACCA experience in these cities shows that if you start with the very poorest people to initiate change, you can change the government policy.** This is the real meaning of "bottom up"
- **Small money but big effect** : ACCA is a very good way to initiate people's ideas in many varieties - wells, roads, community halls, etc. First step is to join and think together and share. Even though ACCA funds are very small, the achievement by people is very big in these small projects. Plus, the communities contribute a lot in cash and labor and materials. To initiate all this, just a very small subsidy from ACCA! Later, there will be no need for the ACCA grant at all - the people and the CDF can do it without any outside help.

Weak Points :

- **Need more leaders** : In many of the communities we visited, there were just a few strong leaders on the committee who are clearly the ones doing things and taking the initiative. That's not enough! And each community sets up a committee with only five members. If it is a very big community, that means very heavy work for those five leaders - too much! Need to find ways to get more community members involved in the activities - more activities and more leaders.
- **Projects could be stronger technically - "The physical quality of the project is an expression of the strength of the people's process behind the project"** Found some of the ACCA upgrading projects to be poorly built, and already starting to deteriorate (like the road leveling and drains in Samrong Thmey). Plus, some of the new houses in the BIG project in Serey Sophoan already blew away in the storm (some houses were strong and not affected by the storm, others were destroyed). So it seems like the ACCA projects are being used to develop infrastructure projects first, and not to build the people's process. Also, the rainwater harvesting projects we saw are (according to Nepal team) not being done properly - come to Nepal and we will show you how to do it right!
- **Small projects are good, but environment is still bad in many of these communities, many other issues still unresolved.** Suggest using the energy from the first project to start planning to resolve these other environmental problems.
- **Some late loan repayments by poor community members** in the two Big ACCA projects we visited (Serey Sophoan and Siem Reap). Maybe start some agriculture projects to help them increase their incomes to repay better?
- **Need to strengthen and expand the community networks in all three cities.**
- **Need to expand the process to neighboring provinces** : There are six provinces in the Northwest part of Cambodia, but only three have so far got ACCA support. Need to expand this process to the other provinces in this region.
- **Why no community enterprises?** We saw lots of individual income generation loans, but no loan projects which support income-generating projects that belong to larger groups of community people, which they do together.
- **Use the CDF more as a tool to get communities in the city to think beyond housing projects** : So far, it seems the CDF in these cities is focused on upgrading and housing projects mainly. In the longer term, need to develop welfare funds, many other activities in the communities to sustain the community process. And the CDF can play this role more.
- **Need more collective thinking, collective action - still too individual - need to bring in the "People Power" aspect more** : Some in the group felt the people's process is not yet very strong in these three cities. How? People are still thinking short-term - about emergency cases, immediate needs right now. And we also found that the thinking needs to be more collective, less individual. In several of the communities we visited - even the new BIG ACCA housing projects! - there are very big and strong new houses right next to some very squalid shacks! And when the big storm hit the new community at Monorom (in Serey Sophoan) and Kamroo (in Siem Reap), some of the houses were blown away, but the community people told us, "*That is their problem to rebuild their houses, not ours!*"
- **Still a lot of toilet problems in many of these communities** - suggest more toilet projects.
- **Savings groups need to expand their work** - not just plan for income generation and housing, but other issues that will be important after the upgrading is finished.
- **CDF can play the role to support many more kinds of community initiatives to cover a variety of needs - not just housing loans.** The CDF can be like a "Community Bank" to bring communities to work together on many things, whatever they like. Especially welfare fund, which can be part of the CDF, to develop the poorest people.
- **Savings groups too informal?** (*Community leader Geeta from Nepal*) She felt that the savings groups in these cities were too informal, and might be stronger for paying back such big loans if they were registered legally somehow, as we do in Nepal, with the registered Women's Cooperatives. So people feel some legal pressure to repay their loans!
- **Government giving land for housing, but little funding support for other development projects** : We heard a lot of good words and commitment from local government officials to support the people's process and the upgrading projects, but very little cash! We suggest they allocate regular government budget for supporting infrastructure improvements in the poor communities in their cities.
- **ACCA funds are NOT building the city funds because the repayments are going back to the UPDF in Phnom Penh.** We all felt very strongly that the ACCA funds for small and big projects should all go through the local city CDFs in these cities, and that the housing loans should be repaid into the CDF, so that the CDF can have some

capital to start determining its own projects, and recycling the money within the city. That way, the city can use the money more easily, doesn't have to apply to UPDF every time!

2. SOUTHERN COASTAL CITIES GROUP *(Lao + Thai + Cambodian teams)*

(This group visited two cities: Khemara Phoumin and Preah Sihanouk)

Strong Points

- **All the projects we visited were well supported by the local authorities**
- **The projects were all prioritized and chosen through a good process of community discussions.** Communities clearly know their own most urgent needs best.
- **Transparency good, all figures posted,** everyone knows how much things cost, where the money goes, who manages what. We can see that the ACCA money was used in the right way, in great detail.
- **The projects all brought benefits to the entire community** - not just a few beneficiaries, and the projects really make the quality of life in these communities better.
- **There are clearly strong links between the community networks in these cities and the networks in other cities,** they visit each other all the time, help each other, share ideas, support each other.
- **ACCA funds are very small, but poor people can draw more benefit from those small funds when the work together and plan together** - so the results are almost always much more than anybody expected! And in most of the projects we visited, the people have been able to use these small funds to negotiate resources from other sources, like government, charities, other community members, etc.
- **Very impressive working partnership between the communities, the NGO and the local authorities** to develop these projects together.
- **ACCA process is like a "computer virus"** in which the small projects are like "worms" that can infect the whole system!

Weak Points

- **Some of the projects are in dangerous locations**
- **Need more technical support from community architects to develop and implement projects.** Especially in drainage projects, which are not working so well.
- **ACCA funds should revolve within the city or the community** - instead of being repaid to the UPDF in Phnom Penh.
- **Need to involve non-savings group members in the project planning and implementation.** It is important that these ACCA upgrading projects involve EVERYONE in the community, not just the members of the savings groups.
- **Savings process in these communities is very strong but the funds for loans are still very small.** Members don't just save a little and expect to get a big loan - some households do very big savings and take no loans, so others can borrow from the savings pool.
- **Suggestion from the Thai team to start community welfare funds in these cities / communities.** Using a little of the people's savings, to make a special fund for welfare. This is very important as a means for community people to take care of and look after their own members, and help each other, even if the support is very small.
- **Too much emphasis on resettlement - should be more on-site upgrading options :** Moving people out of their existing communities causes disruption in their lives, their support systems fall apart, they lose their jobs, they lose their investments in housing and services. All this makes them poorer. Relocation is a kind of poverty enhancement! A better option is on-site redevelopment and upgrading. Then, they will have no transport costs, no employment problems.
- **Possible problems with the municipal relocation project in Kampong Cham :** The local authority has provided the land and done land filling, but without any plan for where the flood waters will go! In Ho Chi Minh city, the government did similar projects and it caused flooding problems elsewhere.

3. SOUTHEASTERN CITIES GROUP *(Vietnam + Philippines + Cambodian teams)*

(This group visited three cities : Bavet, Peam Ro District and Kampong Cham)

Strong points

- **Very good collaboration between the communities, the local government and the support organizations (UPDF).** The collaboration between these two key local actors is the crucial relationship to solve problems in the city. Although the relations between the communities and the local authorities are better in some cities than others.
- **The small ACCA projects are a good start,** and should lead to a larger and more comprehensive upgrading of these communities.
- **Savings strong and self-help spirit is strong in these communities, where people are willing to save their own money to improve their lives.** This spirit of self-help seems very strong in Cambodia.
- **The ACCA process is a kind of learning process for the local officials,** who may or may not directly support the projects, but they are seeing the work, visiting other cities to see the projects there, and learning in the process. This is a good start for dialogue, in a situation where the relations between poor communities and the city have been antagonistic in the past.

- **The CDF process in Cambodia shows that community participation starts with savings!** In these cities, the community savings groups contribute a small part of their savings to the CDF to become "members" of the CDF, and to make a network.
- **Very impressed with the role of UPDF - doing so much all over the country with only 6 full-time staff!** The CDF network is now in 27 cities and provinces around the country, constant exchanges, learning. The UPDF uses the system of setting up working teams in each of these cities and the different regions to manage most of this work - a good system for managing a big national process with a very small core team.

Weak Points

- **Not all the communities in these cities are organized and part of the process yet.** The city-wide community process needs to be strengthened. Especially Bavet, where the community process is just getting started - need to work hard to get people organized, because the city has a lot of big plans to evict people.
- **The ACCA funds are very slow in coming to the communities that are ready.** Sometimes a very long delay after the communities have planned their projects, before the funds come from UPDF into the local CDF. These delays in getting the funds have caused some projects to slow down, and people to get discouraged. Suggest that maybe the ACCA funds could go straight into the City CDF, and not into UPDF.
- Toilet conditions are very bad in the resettlement projects we visited.
- The community upgrading projects are a good start, but need to link these improvements with the larger city plans.

Igniting the "People's Engine"

Somsouk : It's very clear that even the very small money from ACCA can provide tools and space for people to come together and to fix the problems that exist in their communities and cities. They can do so many things with these very modest funds! And when people come together across a whole city, and across 27 cities, the platform between city and the people becomes a way by which people who were "nobody" become "Somebody"

- **Igniting the "People's Engine"** It's very important that the ACCA program is not supposed to solve all the problems by itself, but is to ignite the "People's Engine" and get other actors to join them.
- **None of these projects are perfect.** There is a lot of room for development and improvement...