Together we are strong: networks, platforms and the social relations that support a people's process
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What is This?
Together we are strong: networks, platforms and the social relations that support a people’s process

MAURICE LEONHARDT

ABSTRACT This paper describes people’s process, community networks and platforms of work between communities and professionals in Asia; also how these networks, which have reduced the isolation of low-income and disadvantaged communities, have built their confidence, produced finance to support their priorities, legitimized and capacitated their organizations and catalyzed effective action. Networked and informed community groups are increasingly able to lead development processes and work together with government agencies, politicians and other stakeholders, from academics to NGOs. By being unified through a common group or association, community members gain strength in numbers and shared financial capital, opening up many more opportunities than if they worked individually. By giving examples of national networks of the urban poor in Sri Lanka, the Philippines, Mongolia and elsewhere, this paper seeks to demonstrate the value of networks in supporting a people’s process of development.

KEYWORDS Asia / city and national platforms / citywide upgrading / networks / people’s process / savings / urban poor

I. INTRODUCTION

A few days after the Asian tsunami struck Thailand, the Thai national people’s savings network was in southern Thailand preparing communities for a people-centred relief, recovery and rehabilitation process. From within the various tsunami-affected communities and villages, they established networks of people, including youth, fisher-folk, boat builders, renters, people with land problems, the elderly, savings groups and carpenters. These networks sought to break the isolation of individuals, families and communities and enabled them to face their common problems with a strengthened and solid unity. It enabled a stronger negotiating position for communities and groups dealing with government, NGOs and other “external” actors, and offered them greater control over their choices for reconstruction and rehabilitation rather than having these imposed. Endesha Juakali, disaster survivor of Hurricane Katrina in New Orleans, visited southern Thailand and Banda Aceh in September 2006 as a guest of the Asian Coalition for Housing Rights (ACHR). At the end of his visit, Endesha declared:
Endesha’s emphasis is on the way people do it themselves: the people’s process. This could not have been accomplished in southern Thailand without an established grassroots process to transfer the confidence and practical knowledge to the surviving communities. This grassroots process needs to be nurtured, and in ACHR’s experience this is done most effectively through a multitude of complementary networks that establish stronger relationships among the urban poor and then work with other groups across public platforms. This paper elaborates on these networks, their work and their contribution to the Asian Coalition for Community Action (ACCA). It describes the way in which the ACCA process builds on ACHR’s earlier work in network building to further a people-led process of development. The investment in networks reflects a belief that low-income groups need to act collectively to challenge processes of exploitation, dispossession, discrimination and disadvantage. ACCA seeks to strengthen community networks between local groups within settlements or practising the same trade, and those between communities at the city, national and regional scale. These networks enable the formation of joint working groups or platforms between organized communities and professional agencies, including NGOs, and between organized communities and government at various levels, including (potentially) both officials and politicians. Once the urban poor are organized and gain the strength of a collective voice, they can more effectively interact with other urban development agencies. Organization and networking enables people to compensate for their lack of economic power and social status. As Ofelia Bogotlo elaborates: “…we are weak, but socially we are strong and by getting together as a group means we can challenge, ask for more.” The paper begins by describing the importance of the people’s process and then moves on to examine the contribution of networks and platforms in supporting this process.

II. THE PEOPLE’S PROCESS

Since the start of its activities in the late 1980s, ACHR members have recognized that the strategies followed by governments in Asia are drawn mainly from Western models of urban development, with primarily top-down plans that are imposed on citizens. This approach to development is embedded within the development curricula of most of Asia’s educational institutions, ensuring that it continues to be used by the next generation of professionals. As a consequence, in most cities ordinary citizens are isolated from the decision-making process of city planning and development. ACHR has sought to challenge this, recognizing the
significance to inclusive urban development of strategies that centre on what people are doing for themselves and that support and enhance this. Through an experiential process of learning by doing, a people’s process model has been evolving throughout Asia. One part of this challenge, as illustrated in Figures 1A and 1B, is to shift away from the politicians and planners aligning to develop the city far away from the realities of the people, towards a more collaborative model in which there is a joint process for urban planning.

There is a consensus among ACHR members that a major problem facing Asia is the centralization of power, with relatively few opportunities for most citizens to be involved in determining their own development options. There are concerns that decisions related to development are made increasingly by the political elite and reflect their interests. The urban poor are free to make decisions about their own day-to-day survival but they are constrained in their options in other significant aspects of their lives and well-being. To secure a more open development process means that there is a need to challenge inequalities and “re-balance” power relations. How can the urban poor find and/or create more control over their lives? How can they achieve greater visibility, recognition and acceptance? How can they begin to believe in their entitlement to greater participation in decision-making and be part of political processes that are now dominated by the elite? These are all central questions for ACHR members who have been seeking to support a more pro-poor and inclusive city.
When asked about strategies to nurture this people’s process, community leaders and their NGO supporters highlight the importance of addressing the adverse power relationships experienced by the urban poor. Grassroots community leaders emphasize the psychological and social consequences of these adverse power relations, and the need to nurture positive cultural representations that challenge the way in which these top-down approaches encourage passivity and dependence. When articulating solutions, many community leaders believe in the need to create and nurture a collective belief and solidarity. When recognizing the commonality of disadvantage and injustice, people have the potential to challenge outcomes. Ofelia Bogotlo, a community leader from the Philippines, elaborates its significance thus:

“I think the community or people’s process is a collection of ideas. Putting them together [in a network] gives us a chance to prove that we can do such things that the rich or government people think that we cannot do. They seldom listen to us, but we know and live the issues, and therefore we believe we are so much closer to the solutions to those issues. We have found that if people in communities come together and discuss, give their opinions, then slowly, slowly, they will find a solution, ways to do things better... things that they never believed that they could do. So it’s very much a matter of gaining confidence in yourself, in the community, and gaining the confidence of other actors such as government. And the people’s process, for me, is letting us show the skills that we have, show these skills to those in government and in society who think we don’t have skills, we don’t have enough knowledge. If only they would give us trust and let us do [it] the way that we think we can do it, and prove it to them, that in this part let the people do, let them find their own way to do it, and let them solve their problems.”

A strong community network avoids the weakness of past strategies and promotes a people’s process approach to development. Sometimes, the urban poor have used a common feeling of injustice to adopt an alternative ideology and “confront” the elite, demanding reform or revolution. But a confrontationist approach rarely has mass appeal – it is neither fully understood nor accepted by the majority of urban poor engaged in a daily struggle for survival. While some success has been achieved and social progress secured, considerable injustice remains. This situation suggests that an alternative approach is needed that is more effective in building a mass movement.

As elaborated in more detail in the paper in this issue of the Journal on “How poor communities are paving their own pathways to freedom”, ACCA’s approach is to support grounded practical interventions that improve people’s lives and to consolidate changed social relations. The paper by Diane Archer in this issue of the Journal describes the significance of financial accumulation and strategizing to support community processes of development. ACCA’s processes seek to use finance as a mechanism to reinforce the relational changes needed to promote a people’s process. While finance is a significant trigger and an important factor in supporting new initiatives, much more than finance is required to drive the process forward. Box 1 describes how the small projects in Mongolia have helped to tackle the isolation of households that proves such a handicap to effective action.
Nandasiri Gamage, an advisor to the Sri Lankan Women’s Co-op (previously the Women’s Bank), argues that such networks are needed to take the people’s process forward as a political concept. His argument is that: “...the government always takes chances with the people’s votes, and then makes their own plans for the people (the poor).”

In a context in which government is more concerned with their own agenda than with the difficulties faced by those with low incomes and/or who are disadvantaged, there is a need for strong representative organizations of the urban poor. Box 2 elaborates the strategy in Sri Lanka and the importance of savings-based organizing. It shows how strong local organizations can build into a collective force.

As a local network, the savings process breaks the isolation of low-income families and draws people together into a collective financial system. As community leaders collect money, they are also collecting people, visiting families every day to pick up the daily savings and speaking about issues that concern the families. The savings process develops the strength of collective decision-making, as groups allocate loans and decide on lending terms and conditions. It provides low-income households and communities with their own resource base to answer their basic needs.
The Women’s Co-op, Sri Lanka

In July 2009, the Women’s Co-op in Sri Lanka celebrated its twentieth anniversary. It is a national movement active in 22 out of the country’s 25 districts, with 75,000 members (35,000 full members and 40,000 “associate” members) and US$ 14 million in collective savings.

The Women’s Co-op system:
- **The savings group**: The basic unit is the savings group, which comprises 5–15 members from the same community, village or area and that makes all the decisions about loans to its members and manages its own savings internally. There are now 6,500 of these small savings groups in Sri Lanka.
- **The branch**: These savings groups are linked together with other nearby groups into area-based branches of 20–30 savings groups, and they work like networks. There are now around 250 branches (in 22 out of the country’s 25 districts).
- **The issue-based task forces**: The co-op has a system of 10 issue-based task forces, which work in areas such as health, housing, agriculture, welfare, children, education, disaster and culture. Every savings group has leaders in charge of these issues, all of which are vital parts of these women’s lives. This is part of the co-op’s “Everyone is a leader” concept.

People’s money stays in the community and is controlled by people on the ground: The small savings groups of about 5–15 people meet every week and take all the decisions together – which means all the ordinary members make decisions and decide collectively how their collective savings will be used and loaned. Members are involved in the decision-making and setting the loan criteria and systems within the groups. Also, all of the money that belongs to people is kept with the members in the small groups, which is an important difference between a community-based savings and loan system and the conventional microcredit system.

Savings and loan system within the groups: Savings members save about Rs 5–10 a week (about US$ one cent), put the money together and use it to give loans to each other, after discussing the various requests. Groups decide on the rules. In one group, members can borrow only Rs 250 (US$ 2) the first time, and then according to their savings and repayment record, they can borrow again up to a maximum that grows each time they repay – Rs 500 (US$ 4), then Rs 750 (US$ 7) then Rs 1,000 (US$ 9), etc. But the important point is that this small group of women has the power to make decisions (what loan to give to whom) regarding their own savings. People in the group have to agree on the loan to be provided to any member, and once this has been agreed by all, the borrower’s husband comes to the group and co-signs for the loan, as a joint borrower or guarantor.


As problems will almost inevitably emerge, communities can learn to solve uncomfortable issues and realize that many of the solutions to their problems have to come from within the community, not from the outside. One of the most important effects of the savings and credit programmes is that it brings women into the community organizing process and re-adjusts the status of women within the community.

As already suggested by Nandasiri Gamage, advancing the people’s process requires an engagement with the state. Scale is important, as the larger the group the less likely it is that it will be ignored and, in general, the greater the recognition it will receive. Networks at the community and city levels nurture a people’s process. Groups also promote horizontal learning and a necessary social cohesion. But linking community groups with professionals and formal agencies can be difficult. If there is leadership by an NGO or other authority, then the group may recreate “vertical” social relations. To link successfully at the city level, i.e. to
create city platforms that link different social groups, requires a strong foundational base of community networks. A community network leads to informal groups and friends, and a horizontal structure of learning, sharing and helping each other and negotiating, because they are people in the same structural position in society. In this way, networking has an important function in creating alternative political relationships. At the same time, the community networks are involved in helping local groups assess needs, develop their own priorities and realize goals such as upgrading, walkways and housing.

Box 3 summarizes an experience in the Philippines in which communities learned from each other to challenge the financial constraints on land purchase and financial loans. It demonstrates the importance of community networks in supporting community development approaches, and such experiences lie behind the development of ACCA’s strategies.

<table>
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<td><strong>Payatas Scavengers Homeowners Association Inc. (PSHAI), Philippines</strong></td>
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| The Payatas Scavengers Association Inc. (PSAI) was one of the very first urban poor organizations established in Payatas in 1991. In 1998 it was registered as a homeowners association, to become the Payatas Scavengers Homeowners Association Inc. (PSHAI), with a membership of 320 families. As PSAI, the group started saving 25 pesos per week, and in 1996 decided to look for land. But obtaining land in the Philippines is a very hard, long and expensive process, with many requirements and compliances. Some beneficiaries of the parcel of land that was eventually found were also members of a sister organization, the Lupang Pangako Association Inc. (LUPAI – the savings implementing organization in Payatas). Eventually, three hectares of land were suggested by a contact in Montalban. The Homeless People’s Federation of the Philippines Inc. (HPFPI) went to negotiate with the landowner, who responded with “Who are you?” When it was explained that they were urban poor from Payatas, the landowner immediately concluded that they didn’t have any money. However, they continued to negotiate and in the end the landowner suggested a price of 4.5 million pesos. It was arranged that a negotiator come to Payatas and take the leaders to Montalban and show them the land, but there was no map or documentation. HPFPI agreed to buy the land and to make a 100,000 pesos down payment. When they brought the money – all in coins – from the people’s savings, the landowner was shocked. Following this they visited the land again, this time with a map, and ended up in a dispute on site with someone who told them that the area they were visiting was not their land. When they eventually located their land, it turned out to be a narrow, hilly strip with many steep slopes.

The landowner provided documents for the land and a payment period was negotiated. Members who wanted to be allocated a plot of land in Montalban managed to collect together a total of 600,000 pesos through their savings, and HPFPI approached a local foundation, the Domus Mariae Foundation (DMF), to get a 3.9 million pesos loan for the balance.

To address the lack of infrastructure development, an engineer from Montalban municipality helped to make a site development plan, and HPFPI invited SDI federation groups to a housing demonstration to show people that the plan to build housing on the land actually existed. President Erap of the Philippines attended and donated 15 million pesos. At this time, PSHAI members were still repaying the loan from DMF – but found that they had penalties and interest to pay. They tried to restructure the loan and after further negotiations it was finally agreed that they only had to pay back the principal – at present a balance of 1.4 million pesos. SOURCE: Cecilia Tuason, Homeless People’s Federation Philippines Inc. staff meeting, May 2012 and e-mail exchange, June 2012. |
Community-to-community support adds to finances and skills and helps to negotiate political relationships.

As the savings schemes that make up the Homeless People’s Federation Philippines Inc. (HPFPI) came together, the federation members realized that they could change the perceptions of outsiders, who believed that the urban poor are unable to provide any solutions of their own to their problems. They realized that although no one had guided them or taught them what to do, that from saving funds together, to searching for land to purchase (such as cheap land that had been foreclosed by banks), to building their own low-cost houses, they had been able to find the solutions themselves. The federation concluded that this was the real power of the community: when people come together, with some money, and face communal pressures from various outside forces, then they have to rely on their strength and creativity to develop their own ideas and solutions.

Key elements of the experience in the Philippines described in Box 3 are also evident in Sri Lanka. Nandasiri Gamage argues that organizations such as the Women’s Co-op can represent the poor and challenge the dominance of the private sector and the government. As people define their own solutions to poverty, and work out how to realize these strategies within their networks, they are able to negotiate their way into the present division of power between the private sector and the government and open up the formal decision-making process.

ACCA puts many elements together to enhance the people’s process and produce changes in attitude, scale, finance, actions, delivery and collaboration between the poor and the city. The processes facilitated by ACCA are described in more detail elsewhere in this issue of the Journal. Small and big projects, community development funds, participatory planning and city and national processes all combine to support public examples of the people’s process in urban development. The following sections elaborate on the networking dimensions of ACCA, as it seeks to consolidate community power to advance their own processes.

III. THE PEOPLE’S PROCESS AND NETWORKING

Other articles in this issue of the Journal have articulated the outcomes of ACCA strategies. The significance of social relations in negotiating for pro-poor social and economic change should not be underestimated. Networks are alliances between peer grassroots organizations, and ACCA supports these in multiple forms. The design of ACCA has sought to enhance individual networks that existed prior to the beginning of the programme and to build new networks where they can support ACCA’s objectives. In the 1990s in Thailand, for example, there were more than 100 people’s networks formed on the basis of common features related to housing, such as the Apartment Community Network, formed of households living in apartments; also the Relocation Settlements Network, the Canal Settlements Network, the network of those living on railway land and the Four Regions Slum Network, among others. Similarly, the Baan Mankong informal settlement upgrading programme, supported by the government, has led to the emergence of the National Union of Low-Income Community Organizations (NULICO), a national network of low-income communities actively involved in savings groups and settlement upgrading. It is networks such as these that can provide
immediate support to communities affected by disasters, for example after the tsunami in Thailand, while also offering longer-term support with regard to securing tenure and pushing for policy change.

The understanding behind all these networks is that they strengthen the process through five key contributions:

- **networks unify**: they break the isolation of low-income and disadvantaged communities and build their confidence;
- **networks finance**: they provide groups with access to greater financial resources, both from their own savings and funds and by leveraging other sources of funding;
- **networks legitimize**: they enhance reputation when negotiating for support from external agencies, in part because they demonstrate mass organization and because they validate ideas among professional agencies;
- **networks capacitate**: they enhance horizontal learning by providing opportunities for community exchanges that share skills and sharpen analysis; and
- **networks catalyze effective action**: they enable the poor to tackle the more substantial structural issues through ideas, solidarity and shared aspiration as they spread confidence and establish solidarity with many processes.

ACCA processes to build local networks and support an urban development process from the “demand side” centre on a citywide survey of all slums in the city. This may be done by communities themselves or, in some cases, in collaboration with a city process such as the CDF mechanism. Once networks are established at the settlement level, ACCA encourages their consolidation into community networks at the city level. The city network is essential to changing political processes, as many decisions that affect the urban poor are made at the city level, for example zoning, land layout approvals and building regulations. These decisions affect the numbers that can get access to land, the costs of such access and the costs of construction.

Although at first sight it may appear that the ACCA small projects for infrastructure upgrading risk being exclusionary, in practice that is not the case. While projects are on-going, other communities can start, perhaps with savings and then progressing onto lending and small income generation activities. The value in the size of the small projects also comes through. The maximum support for small projects is US$ 3,000, and once communities see what a difference this amount can make to their quality of life they are motivated to begin processes to enable this, even if they have not been selected for a grant.

Thirty-six of the small projects supported by ACCA are taking place in seven Sri Lankan cities. These seven cities were selected strategically, in order to build on current strong local processes and respond to acute need in a post-war period, and to engage the interest of other local authorities. Box 4 sets out some of the activities that have taken place using the small grants in Sri Lanka, with a focus on the city of Nuwara Eliya.

At the national level, city networks come together to support the development of other urban centres in the country. In Sri Lanka, this has enabled the Women’s Co-op to support the development of activities in Batticaloa, and Box 5 describes how the national community networking process functions in a new city. ACCA builds these local processes

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8. See the paper by Diane Archer in this issue of the Journal.
Most of the 2,061 low-income households in Nuwara Eliya, in Sri Lanka, live in 32 informal settlements without land tenure and in extremely poor conditions; there are no toilets, water supply, drainage or electricity, and many settlements are located on steep hillsides. Some of these are run-down housing “estates” and “line houses”, originally built to house the tea plantation workers, and some are more recent squatter settlements. ACCA has supported five small projects, benefiting 380 households (including drainage, sewers and a community centre), and one big project for upgrading 31 houses.

When asked about the achievements in Nuwara Eliya, the women leaders replied that they had been able to:

- reach the lowest-income settlements in the city and start savings and begin making improvements there;
- solve the land tenure problems in two settlements;
- acquire many toilets and housing improvement loans; and
- improve the access road and drainage in Dowa and develop a re-blocking plan.

When asked about the changes that have accompanied the ACCA projects the women replied:

“Oh, many big changes!

- Before ACCA, we didn’t know each other. Now the women in all the settlements in the whole city, we know each other very well and visit each other all the time.
- Now there is unity – if something happens, there is a lot of information and everyone knows, everyone is ready to come together to help.
- Now we are able to get financial assistance to improve our toilets and houses. None of us could ever get any kind of loan from a bank but now we can get loans when we need them, from Women’s Bank [Co-op].
- I never dreamed I could build such a concrete retaining wall myself (woman from Nawagam Goda).
- Now there is a very strong relationship between the municipality and the people. Before the ACCA started, we all kept our distance. Those chairs you are sitting on were loaned to us by the municipality! The mayor is very aware now of our work and our struggles and he supports us – not because he has suddenly become a good man, but because we are now working together as a force. We used to be afraid to go to the municipality for any work but now it is like our home.”

Before the ACCA project, the Women’s Co-op had been working in Nuwara Eliya but only in a few settlements. They had no relationship with the council and were not involved in land or housing issues, but their engagement with ACCA’s development activities has helped change the attitude of the city council. The officials recognize that the community can complete drainage improvements for half the cost that the city council would charge, and now they are supporting the Women’s Co-op branches to undertake this drainage work. The municipal commissioner is very supportive, and council staff accompany leaders to meetings where new savings groups are set up in new areas. A joint community development committee, which meets monthly, has been established to oversee the ACCA process, and comprises community leaders, government and municipal council officials and NGO staff.

IV. CITY AND NATIONAL PLATFORMS

Stronger community networks enable city and national platforms to emerge. These platforms bring together the community networks and professionals, both from NGOs and, in some cases, the state. Within ACCA, joint platforms with the government centre on the community development funds described in Archer, which manage revolving loan funds on a citywide scale and provide a meeting place for community networks, interested professionals and local government. However, community development funds are not the only platforms supported by ACCA.

Community leaders at the Women’s Co-op, Rupa Manel and Anoma Jayasinghe, believe that the formalization of relations with Sevanatha through the CLAFnet platform at the national level has been helpful to their work. CLAFnet is the Community Livelihoods Action Facility Network, a national loan fund described in Box 6. NGO staff complement the Women’s Co-op activities and improve their members’ skills base in surveying and housing construction and upgrading. At the same time, Sevanatha use the particular special skills of the Women’s Co-op members, asking their leaders to initiate savings groups and catalyze community organizing. This

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9. See the paper by Diane Archer in this issue of the Journal.

10. Interview with Rupa Manel and Anoma Jayasinghe, February 2012.

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BOX 5
Batticaloa, Eastern province, Sri Lanka

Batticaloa has been affected by two disasters: the tsunami that occurred in 2004 and the more longstanding civil war that began in 1983 and ended in 2009. Donors offered funding for a while but none of them stayed, so the Women’s Co-op, supported by their CLAFnet members, decided to go to the war-torn city.

The Women’s Co-op had not previously been active in this recently war-torn area and they had to contact the municipality as permission was needed to enter. Experienced Women’s Co-op members started a savings groups there and Sevanatha, a local NGO, began training both Women’s Co-op and community members to undertake mapping. Soon, the Women’s Co-op had more than 2,000 low-income families as new members in the city.

The local communities (supported by the Women’s Co-op) planned both big and small projects. The women leaders were not confident about giving big loans because incomes were very low and discussions on land titles had not begun. So they first organized savings groups to familiarize people with saving and with managing money. Through the survey process they built a strong network within the city, and then, with CLAFnet help, they formed the City Development Fund (i.e. the community development fund) and introduced the network to the municipality, explaining that: “We have funds and savings and are resourceful.”

This community network persuaded the mayor to become chairperson of the city development fund, to enable more settlements to join in city level planning and implementation. The big project was decided at one of the meetings of the city development fund. The community asked the mayor for permission to build their own houses, and now more than 50 families have permission to build and 50 have land titles. The Women’s Co-op has agreed to give Rs 200,000 loans to the households.

The community came up with their own plans to build the houses incrementally. This process has changed the mind-set of the mayor and the municipality: they are now more confident in the communities’ capability to manage building and development.

SOURCE: Author’s interview with K A Jayaratne (Sevanatha NGO) and Rupa Manel of the Women’s Co-op, February 2012.
builds their movement and leads to greater experience, greater trust in their decision-making and hence confidence among the leaders.

Together with NGOs working in the urban sector in Sri Lanka, the Women’s Co-op established CLAFnet following the tsunami in order to maximize the benefits of external finance. Working within ACCA has encouraged CLAFnet to institute a simple, systematic process to expand to new areas and plan accordingly. Flexibility of funding conditions is critical. In the war-torn area of Batticaloa, for example, CLAFnet has decided to give the housing loans interest free, and also to offer a three-month grace period for repayments. The ACCA programme encourages the community networks to develop revolving funds so that projects can continue after the ACCA programme. The flexibility in the use of monies means that activities can be adjusted as required in the local context. Some other donor finance is received by Sevanatha, but there is not as much flexibility or local decision-making, and the monies are less effective in supporting local development because the same rules have to be imposed everywhere.

**BOX 6**

**Community Livelihood Action Facility Network (CLAFnet)**

CLAFnet emerged from early efforts to establish a revolving fund to finance community development in Sri Lanka. Prior to 2004, Sevanatha (a Sri Lankan NGO participating in ACCA) had successfully implemented numerous community-led initiatives, and several of these had had women savings and credit groups as beneficiaries. However, despite processes of settlement and land mapping and a business plan being developed by women-led savings and credit groups within each locality, the model was not sustainable. Then in 2004, Sevanatha and the Women’s Co-op branches came together to establish a revolving fund for community projects, which was called Community Livelihoods Action Facility Network (CLAFnet); its first capital came from ACHR and further capital was added by other donors. To date, this facility has accumulated more than US$ 700,000 and generates sufficient income to pay for its administrative and financial staff. The fund is managed by Sevanatha on behalf of the communities.

CLAFnet blends with a people’s process to support community-led development. Soon after the settlement and land-mapping survey has taken place in a particular city, the Women’s Co-op forms savings groups in all identified low-income settlements, with the objective of providing low-interest loans to low-income families for livelihoods, housing improvement and new houses, to develop common infrastructure and for activities needed to regularize and secure their tenure rights. With the savings group leaders, Sevanatha sets targets that are achievable, relevant and time-bound and governed by a business plan. This business plan is presented at the city development committee of the municipality or at other urban councils, for their information and support.

At present, the national network of CLAFnet is focusing on implementing ACCA projects and processes, and has monthly meetings. Participants include representatives of community groups working on ACCA projects and number about 20–30 people, sometimes with three or four city leaders also present. The meetings form a sharing, learning information-gathering process at a national level, supplemented by meetings at the city level and sometime regional meetings. Sevanatha usually has one staff member assigned to each city, but one problem has been a high turnover of early career professionals. As a result, community leaders are being used increasingly to provide support, which is also an opportunity to increase their capacity and skills.

CLAFnet provides loans to groups proposed by the community networks. ACCA funds are channelled through CLAFnet and given out as loans to provide maximum benefits.

**SOURCE:** Author’s interview with K A Jayaratne, Director/Advisor to Sevanatha, 8 February 2012.
Sri Lankan community leaders believe that strengthening the CLA\r\rnet national platform has helped address competition between urban poor organizations in Sri Lanka. Experiences of national platforms in the Philippines repeat the experiences from Sri Lanka and also illustrate the potential of the networks to bring together alternative traditions of community organization. As groups have engaged with national level activities, they have gained a new perspective and are better able to face issues together. In the Philippines, the ACCA groups include some organizations that have a different approach to that of the Homeless People’s Federation Philippines Inc. (HPFPI). Such groups may work with the Community Mortgage Programme, which offers low-interest loans to secure land for communities facing eviction, or may focus on government lobbying and advocacy work, using the community organizing methodology. In the past, relationships between different community federations have been strained and there has been disagreement about the best solutions to use. After sharing experiences within ACCA, these different organizations, including the various community groups, now work together, maintaining their own identity and combining forces when needed. As Nonoy Chavez of HPFPI Central Visayas said: “We link with others so the agenda of the urban poor will be strong and we can all go in a more or less common direction.” The ACCA monies are managed through a national fund that is open to everyone in this broader coalition. At the same time, individual groups keep their own separate funds, such as the HPFPI’s Urban Poor Development Fund, which has been capitalized by its members and other grants. The ACCA fund has opened up new possibilities and allows larger strategic interventions, something that could not have happened before, with smaller disparate groups.

The community groups in the Philippines decided to build on the past experiences of the Urban Poor Alliance (UP ALL), a grouping of people’s organizations and NGOs formed in 2005. The original UP ALL lacked strength because the members only gathered when there was a common pressing issue to address; however, the new UP ALL shared the experiences of ACCA-funded projects. The new UP ALL was created in August 2011 and the community leaders in the network formulated the criteria for those applying for ACCA funds. A committee was tasked to review all ACCA applications from the different networks and communities; they meet every quarter but also communicate through e-mail when there are proposals being made. Representatives of UP ALL now speak with one voice for up to 500 community associations (in Quezon City for example) at barangay and city level. As Jayson Miranda of FDUP said: “They have increased their negotiating power and the local government cannot now disregard them because of the larger scale.”

V. ACCA AS A PLATFORM SUPPORTING A REGIONAL NETWORK

ACCA (and ACHR in general) is a regional platform that opens up learning of good practices from across the region, with people-to-people horizontal learning while also instilling confidence and impetus to the integrated teams that take part. Box 7 provides summary information on the key organizations involved with ACHR. When the ACCA programme began, ACHR realized that it could go to scale quickly because it had been developing the organizational foundations and social approaches for more than 20 years.

11. Interview with Nonoy Chavez by Jonathan Price, 23 February 2012.
12. Interview with Jesus Jayson Miranda, the Deputy Executive Director of Foundation for the Development of the Urban Poor (FDUP) by Jonathan Price, 23 February 2012.
Today, the world offers and allows many more possibilities, and ACHR has learnt much from experimenting with new methodology. From the community exchange programmes of the 1990s there emerged integrated teams of communities, NGOs and government to visit and learn from good practices around the region. In the process, practices in different countries became agents for change for others. ACHR continues to open up to new kinds of inter-country cooperation.

Beyond the citywide and national networks that have grown from the people’s movement in Asian countries, the ACCA programme has supported community-to-community learning across borders through a system of assessment trips as well as regular workshops, meetings and exchanges. These mechanisms of peer-to-peer support have now evolved into a self-contained network, the Urban Poor Coalition Asia (UPCA), which provides a common voice and home for active urban poor community groups in the region. The culmination of a year-long

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<td><strong>ACHR – regional network</strong></td>
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ACHR is a regional network born in 1988 out of existing links between Asian professionals, NGOs and grassroots organizations throughout Asia. In the early years, people met frequently at meetings, workshops and exchange visits facilitated by the secretariat. The learning was very rich, and opened up minds to successful urban poor development processes beyond the boundaries of individual countries. For the first time, there was an Asian network of professionals and communities, each deeply rooted in their own country’s political, social and economic contexts, who thought that Asian models would be more appropriate and had demonstrated this in their own countries.

In Pakistan, the lesson from the Orangi Pilot Project was not to be afraid of scale: one million people built their own sewerage and drainage systems the length and breadth of Orangi – and the model has since been replicated many times in Pakistan.

In Surabaya, Indonesia, the widely-recognized Kampong Improvement Programme taught coalition members about on-site upgrading, with award-winning walk-up flats in communities where densities were high; also about partnerships with government and using young architecture students to work with the communities.

In India, SPARC and Mahila Milan demonstrated the strength of grassroots savings and credit, and particularly the empowerment of women within the urban poor movement.

In Bangkok, Thailand, groups advocated and promoted feasible alternatives to evictions through solutions such as land sharing.

Sri Lanka demonstrated the large government pro-poor Million Houses programme and the potential of community-government cooperation.

South Korea showed the advantages of academic involvement as advocacy agents in influencing the not-so-democratic government in the 1980s.

The Philippines has showcased the role of community organizations and leadership, the Community Mortgage Programme and the people’s process of the Homeless People’s Federation Philippines, Inc.

Long time Japan resident Fr Jorge Anzorena advocated the many benefits of people-to-people regional horizontal exchanges and horizontal learning, and giving a vocabulary to the people’s process.

These were Asian solutions to Asian problems, to be taken up and adapted to the different political and social contexts of each country.
process of meetings and discussions to build the base on which UPCA stands, it was launched formally in April 2012 in the Philippines. UPCA serves to demonstrate the strengths and capacities of urban poor groups across Asia to stand up for themselves on a uniform basis and play a key role in ensuring that the interests of the urban poor are not neglected by governments and international agencies. UPCA will inform and negotiate with multiple stakeholders, and has already met with representatives from three international development agencies. At the launch, an UPCA committee comprising representatives from Thailand, Sri Lanka, the Philippines, Vietnam and Cambodia was elected by the hundreds of community representatives present at the launch event.

One key role to be played by UPCA will be as a source of finance for the needs of urban poor communities, through a regional revolving fund capitalized by ACCA and to which national community groups also contributed, of which around 70 per cent will be reserved for housing-related loans. This fund will be managed by the UPCA committee and will serve to complement and further the activities and processes that were ignited through the ACCA programme. Ultimately, it is hoped that the UPCA regional revolving fund will be able to leverage funds from other stakeholders, from international development agencies to national governments, in order to further boost and sustain the activities of community groups around the region. To this end, UPCA is actively supporting knowledge awareness regarding alternative financial mechanisms, by liaising with international institutions such as the World Bank and the Asian Development Bank, with the support of ACHR.

UPCA is the culmination of many years of strengthening of the people’s process on the ground in Asia, as well as the empowerment of urban poor groups in bringing about change in their lives, to the point where they have the confidence to represent their interests internationally through this regional network. UPCA will help to ensure the sustainability of a people-driven process in urban development in the region, as well as giving the urban poor a common voice through which they can negotiate and work with other stakeholders. While the ACCA programme has done much to build up the confidence of community groups and has supported them through flexible finance mechanisms, UPCA represents the maturing of these groups into a unified network for the urban poor.

VI. CONCLUSIONS

The power of people and their mass organization continues to be demonstrated, most recently in the Arab Spring and the Occupy movement. ACCA participants believe centrally in the need to support a people’s process of urban development. At a meeting in January 2011, ACCA’s slogan was: “The world is changing: let people be the solution”. The changes in the world represent old challenges and new contexts. New technologies, such as mobile phones, have combined with new organizations, such as satellite TV channels, and present alternative viewpoints and multiple perspectives. As people engage with the possibilities, they continue to face social inequalities and manifest disadvantage. Established elites and financial crises prevent development aspirations from being realized and constrain opportunities for low-income and disadvantaged groups.
Nevertheless, the experience of ACHR members is that people are continuing to search for development opportunities and the strategies they follow have an obvious potential to make a substantive contribution to challenges that are widely recognized. Faced with more powerful political, social and economic groups, the urban poor have to work together in networks that enable them to consolidate their own political power. As shown above, such networks help to ensure that the urban poor gain the skills, capabilities and confidence to negotiate for access to state resources. Such networks nurture the people’s process, refining and developing practice and adjusting to the new realities.

At the same time, platforms between urban poor groups, supportive professionals and state officials and politicians also have a significant contribution to make. Across Asia, there are examples of participatory governance that show how the joint involvement of different groups in practical urban development experiences introduces new approaches that can help to address longstanding problems of insecure land tenure, inadequate access to basic services and poor quality housing. Such platforms help to build an understanding between different groups and enable them to learn together about the potential offered by new strategies. As learning takes place, the experiences are transformed into new institutional practices.

The emergent UPCA network reflects the reality on the ground – networked and informed community groups are increasingly able and wanting to lead development processes and represent their interests on different platforms: locally, nationally and regionally. Increasingly, people are the change they want to see in their world, and community networks are an essential vehicle to manifest their power for change. While the ACCA programme helped support communities and networks, they have now matured and gained the necessary momentum to act independently, building up their own financial mechanisms and functioning as independent entities with which other stakeholders can interact.

REFERENCES


