

A disaster can be a vital opportunity to bring about change in the deeper, more structural problems and inequities which the disaster opens up.

Of all the poor and vulnerable groups in Asian cities, those hit by disasters are often the poorest and most vulnerable of all. Besides losing family members, houses and belongings, many also lose their livelihoods and support systems and find themselves facing eviction from their land. As the frequency and severity of storms, floods, fires, land-slides and earthquakes increases, so too does the number of poor communities facing these disasters. Community networks in several countries are using ACCA support to try to turn these calamities into development opportunities, in which the affected communities become the main actors in planning, managing and implementing their own relief and rehabilitation. By the end of October 2014, a total of 30 community-driven disaster rehabilitation projects had been approved, in 11 countries: Cambodia (1 project), Nepal (1 project), Myanmar (3 projects), Philippines (8 projects), Vietnam (4 projects), Lao PDR (1 project), Sri Lanka (1 project), Thailand (1 project), Pakistan (1 project) and Japan (1 project). These 21 projects - all quite different - tell us something crucial about the role of the ACCA Program, and show how many creative solutions are possible when groups who believe in the power of people have access to flexible funds - even if they are very modest! - to do something. A few examples:

Cyclone Nargis in BURMA



▲ After the storm, the big aid agencies sent in specialists to design standard typhoon-resistant houses of about 15m², with 6 posts and a tin roof, which they reproduced by the hundreds and gave to people. In two of the ACCA projects in Myanmar, the funds went straight into the hands of the villagers, who built 750 houses for the same amount the international experts built only 100! And these people-built houses were all different, all beautiful, all full of whimsy and innovation. And because this housing process brought people together, instead of isolating them, it led communities naturally to do many other things together.

Typhoon Ketsana in METRO MANILA

▼ In the Homeless People's Federation's Typhoon Ketsana project, they gave house repair loans only to communities, not to individuals. The communities survey the affected households and determine who needs what and then buy the materials together, in bulk, and manage the construction somewhat collectively, and then manage the loan repayment to the federation's special Ketsana house repair loan fund. These small loans have been repaid so quickly that the funds have revolved three times already, so the original \$20,000 from ACCA has allowed 351 affected households (so far) to receive house repair loans totaling US\$ 52,725.



Typhoon Mirinae in VIETNAM



▲ After the typhoon hit Quinhon in Nov 2009, formal relief efforts were slow and so the women's savings groups used a \$25,000 grant from ACCA to set up a special fund to support a people-managed rehabilitation process in the city's worst-hit ward. After surveying the damage and needs, they worked out a very delicate system of support for house repairs, livelihood revival and emergency needs, with the funds going as grants, as no-interest loans or as low-interest loans, according to the family's situation. The whole process was managed by the women's savings groups, who later helped communities in Vinh and Ha Tinh to do the same thing, when those cities were hit by subsequent typhoons.

Floods in PAKISTAN

▼ The terrible 2010 floods along the Indus River drove 20 million poor villagers into deeper poverty, when they destroyed houses and washed away crops and cattle. The OPP-RTI used ACCA support to design a simple, cheap and efficient process to help as many families as possible to build a one-room house with a proper roof over it, so they will have a sturdy place to live as they begin to rebuild their villages. The project channels the funds through a network of local partner organizations, and provides kits of materials to help families to build strong roofs over the rooms which people build themselves, using mud and bricks salvaged from their ruined houses. The program has assisted 4,000 families so far, and is being expanded to cover 7,000 more families.



Earthquake in YUSHU



▲ The Tibet Heritage Fund group is using ACCA support to help several residents in Yushu to repair and earthquake-proof their slightly-damaged multi-family buildings in the town's historic Tibetan center, to demonstrate an alternative to the Chinese government's plans to relocate all the residents, raze the city and replace it with high-rises, shopping malls and phony up-market "Tibetan style" villas.

Fire in BASECO

▼ After a fire destroyed a big swath of the sprawling Baseco slum in Manila, the Urban Poor Associates NGO used ACCA support to survey and map the whole area, and develop a new layout plan with the people, with regular plots and access roads, as part of their ongoing struggle to get secure land tenure. The 500 affected families are now building their "starter" houses on the plots.

