

## ACCA in

AFGHANISTAN :

### PROJECT CITIES (total 7)

- Kabul
- Charikar
- Jalalahad
- Pole-Khumri
- Mazar-e-Sharif
- Fvbak
- Shebergan

#### **SMALL PROJECTS**

Small projects approved: 35 In number of cities: 7 Total budget approved: \$98,000

#### **BIG PROJECTS**

No big projects yet in Afghanistan

SAVINGS (only in 7 ACCA cities)
Savings groups: 25
Savings members: 997
Total savings: \$4,505

### CITY DEVELOPMENT FUNDS

No CDFs yet in Afghanistan

### **IMPLEMENTING GROUPS**

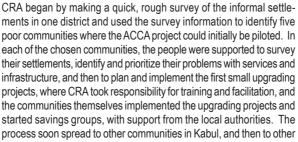
The ACCA projects in Afghanistan are being implemented by networks of community savings groups in each city, with support from the Kabulbased NGO Cooperation for Reconstruction of Afghanistan (CRA).

# **AFGHANISTAN**

### SOME FRESH IDEAS FOR A BLIGHTED, WAR-TORN COUNTRY WITH MANY NEEDS

Afghanistan is a country which has been in a state of more-less continuous war for many decades. Although some degree of peace and stability has finally come to the country, it's capitol city of Kabul and other provincial cities and towns are facing enormous problems: wrecked by decades of conflict and no investment in infrastructure, but now exploding with huge numbers of migrants flowing into the city from blighted, dangerous and strife-town provinces, looking for a new life. The delivery of land and basic services by the formal system continues to fall far short of the needs, and as growing numbers of urban residents struggle to find affordable land or housing, or gain access to services, they are also largely denied a say in how their neighborhoods are governed. Sustaining the community development activities is still a challenge, and dependency to external aid and external development interventions is an obstacle against creating a strong, locally-rooted development process. The ACCA projects in seven cities in Afghanistan are being implemented by the Kabul-based NGO Cooperation for Reconstruction Afghanistan (CRA), in collaboration with a growing network of community-based savings groups CRA is helping to form and strengthen - in the seven cities so far in the project. CRA is using the ACCA support to develop and scale up a new model of community-managed upgrading in the country's vast informal settlements.

Starting in Kabul: The ACCA process began in the country's capitol city Kabul, where some 70% of the city's 5 million inhabitants live in informal settlements that sprawl across the hills that surround the city, far from the city center. There is not a single district among Kabul's 22 districts that is not full of informal settlements; in some districts there are no formal settlements to be found at all! The people in these settlements continue to live in very poor quality houses and many still do not have access to clean water or proper toilets. Because these settlements are considered to be illegal occupations outside the city's master plan areas, the municipal government has not taken responsibility for providing any services or basic infrastructure facilities in these areas. There have been several urban rehabilitation projects that have been funded and implemented in Kabul, by the government, UN agencies or NGOs, but these projects have improved living conditions of scarcely 10% of the city's informal population.





cities, with the more active cities acting as mentors and trainers in the new cities. In the past two years, exchange visits between communities in the same city - and between cities - has helped to begin building a network of these savings groups.

### Exposure visit to Mumbai:

Women's savings group members travel to India for some fresh ideas about savings and community housing from Mahila Milan and SPARC





It's no easy thing to travel out of Afghanistan, and when it comes to getting visas, all Afghans seem to be considered jihadists until proven otherwise! During the course of the ACCA program, teams from Afghanistan were invited again and again to regional ACHR and ACCA meetings and events, but they almost never got their visas. One trip that did happen. though, was an exposure visit to Mumbai, in July 2014, where a mixed team of community leaders and CRA staff spent four days with the Mahila Milan, NSDF and SPARC alliance, sitting with some of Asia's senior-most women's savings groups and learning about their housing and toilet-building projects.

Community upgrading projects are a step towards secure land: Upgrading projects in only a handful of informal communities cannot change the broken and problematic structures of an enormous city like Kabul - or even of smaller provincial cities like Charikar or Mazar-e-Sharif. But when those upgrading projects activate poor communities and are planned and implemented in collaboration with the municipal government, they become a step towards regularizing those settlements and a kind of negotiated agreement with the government not to bulldoze those areas. Once communities get a green light about their land security, they will naturally start investing in improving their housing, and the structure of the city will change gradually.

**DROPPING THE FIRST STONE INTO THE POOL:** "These first projects, in a huge city that is full of slums, are being seen as the first stone dropped into the pool, and will hopefully help to wake up people who are now passive and waiting for outsiders to solve their problems. In our Afghani culture, when one community makes some good improvement, other communities will copy them and even try to do it better and cheaper. Last year, one community came together and paid for the paving of their street. This project brought a big change in their neighborhood, and after that, many streets followed their example and paved their own streets. People want to see a good and successful example to follow, so starting a few community-based projects, with good support and coordination, is our strategy. (Akram Salam, Director of CRA)



### **SMALL PROJECTS:**

The ACCA small upgrading projects in Afghanistan are being used to wake up communities, solve immediate problems and strengthen tenure security . . .

Before starting, CRA representatives meet with municipal and district-level government, explain the ACCA process and get some official agreement, in order to create good coordination between communities and the government and to avoid misunderstandings. The communities should first form their men's saving group (which in Afghanistan they call the *shura* community council) and save together for a while before starting the upgrading projects. Once they have identified their upgrading needs, decided what they want to do and how much the communities can contribute, they make a simple proposal to CRA, which releases the funds (max. \$3,000 per project) in at least two installments, and provides technical advise to the projects. Two representatives from each *shura* group join the citywide upgrading committee, which links all the savings groups and contacts the municipality for solving community problems.

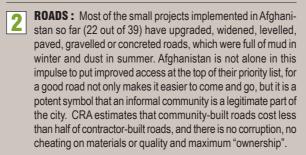
## **SEPARATE** savings groups for men and women in Afghanistan

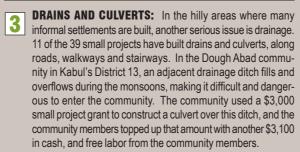
In Afghanistan's very traditional Muslim culture, the things women and men do outside the home are still kept strictly separate. The same is true for community savings, which is a new concept in this country. Akram writes that it is the men who are responsible for community-level matters, and the men's savings groups are set up primarily as a communal mechanism to plan, propose and manage the ACCAsupported upgrading projects. They meet monthly to discuss problems, needs and other social issues. The small amounts they save can be given in loans to members, but most of it is used in the upgrading projects.

The women's savings groups, which start later, are a way to bring the community women out of their houses and into the community process. Because their families wouldn't allow them to join a savings group with men, and because they'd have to obey whatever decisions the men made anyway, most women feel more comfortable in a group of other women. CRA's female staff introduce the community savings system to housewives and help them start their own savings groups. Women's savings groups are now active in 16 communities, in four cities (about half the active communities). The women's groups also meet monthly, to save together and discuss issues in the community. So far, they only save, but they plan to start giving loans to members as soon as their savings has increased to US\$500.



**TOILETS:** After the first eight savings groups in Kabul had been established, in 8 communities, all these communities planned and implemented one small upgrading project each, with \$15,000 support from ACCA - mostly roads and drains. But since most of the houses in these communities had no toilets at all, they proposed a second round of small projects and used the \$5,000 from ACCA to construct 45 household pit latrines, with cooperation from the local authorities and technical supervision by CRA. The three savings groups in Jalalabad later took up the idea and made their own round of pit-latrine building, with ACCA support.





RETAINING WALLS: Another problem in communities built in low-lying flood-prone areas is the lack of well-engineered structures to hold up edges of roads, buildings and public spaces. The Lalpoorwal Community, in Jalalapur's District number 3, is located close to the river and the 98 families built their houses on low-lying farmland that also tends to flood in the monsoon season. Initially, they had no road, and as part of their self-planned and self-financed road building project, they used a \$3,000 small project grant from ACCA to shore up some precarious parts of the road with a strong stone block retaining wall one meter high.

water supply: Afghanistan has been the target of a bewildering array of development interventions since the war ended, by all the principal UN and international aid agencies, and improved water supply continues to be a key point in many of these country projects. So it's no surprise that water supply projects have been scarce among the ACCA small projects so far. But in the northern city of Mazar-e-Sharif, which is full of war-displaced refugees, the savings groups in two very poor communities - Ali Chopan and Choghdek - are using \$3,000 ACCA small project grants to develop water supply systems with wells, pumps and a pipe network to shared taps.









