

UPDATES from the URBAN POOR COALITION ASIA (UPCA)

Since it was launched in March 2012, in Quezon City, Philippines, the Urban Poor Coalition Asia (UPCA) has been active through several regional activities and loan proposals. Here are some notes from Ruby Papeleras, who is part of the team within the Homeless People's Federation Philippines which is helping coordinate this important new regional platform for sharing, learning and mutual support among Asia's community networks and federations.

Regional visit to Banteay Meanchey Province, in Cambodia (June 25 - 27, 2012) A group of community representatives from Thailand, the Philippines and Vietnam made UPCA's first field visit to Cambodia in June 2012. The team visited the very active



network of community savings groups in the northern province of Banteay Meanchey, where the provincial CDF (to whose loan capital the communities all contribute 10% of their savings each year), had applied for a loan from the regional loan fund, to support housing improvements in five communities - using the compressed soil blocks which the community network is now producing. The team visited all these communities and learned about their upgrading projects. They were accompanied throughout the trip by the mayor of Serey Sophoan, Mr. Oum Reatre, who has been one of the community network's most enthusiastic and longest-term allies from the local government. The visiting team introduced the new UPCA coalition and decided that 50% of the current housing loan needs in Banteay Meanchey would be met by a loan from the UPCA regional revolving fund and the other 50% would come from the national CDF in Cambodia.

UPCA's regional revolving fund : Before and during the UPCA launch in the Philippines, an idea was floated to create a regional fund which would belong to poor community groups in Asia and would support their housing, land acquisition, upgrading, livelihood and other initiatives - to be managed by the UPCA network with as little bureaucracy and as much flexibility as possible. Instead of just talking, though, several community networks began gathering contributions from their savings members and brought fat envelopes of cash to the Philippines to put in the collection box that was passed around during the meeting. The US\$5,622 that was collected during that meeting - almost all from poor community people themselves - became the UPCA Fund's starting capital. Later on, it was agreed that a sum of US\$ 100,000 that was still available in the ACCA Regional Loan Fund would be added to this, for the UPCA coalition to manage collectively.



Since then, community networks around Asia have been meeting to discuss this new people's coalition, and deciding how much they would contribute to this new regional fund. The Philippines communities have already decided that each savings member will contribute US\$1 each year to the regional fund, while savers in Cambodia and Vietnam will contribute US\$ 25 cents and 30 cents, respectively, per savings member per year. The Thai, Sri Lankan, Mongolian, Laotian and Nepali community groups are still discussing how and how much they will contribute. It's been agreed among the UPCA community networks that all these discussions take time and the groups all need space to understand and consider this new regional financial mechanism that will belong entirely to poor community organizations.



How the UPCA's loan process works : A few preliminary ideas have already been discussed about how the regional loan fund process will work. Loan proposals from the community group should include details about proposed plans and activities, and should first be considered among their national networks before being submitted to the regional UPCA committee.

Once UPCA gets the loan applications, they will be circulated for opinions among all the UPCA member countries (which need to send their comments within a week, to respect the urgent needs behind the loan requests). Loan proposals will only be approved after all the UPCA members agree unanimously. The loan decisions should not be simply yes or no, but the loan decisions should be supported by reasons and assistance if the loans have to be sent back for more clarification. Hopefully, the loan ideas for this new people-managed fund will not only come to the UPCA fund in this conventional way, but will also emerge spontaneously through the active process of grassroots exchanges and support between community groups, and in response to a variety of emergencies, opportunities and situations of need which come up.

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