

165 Cities in Asia

THIRD YEARLY REPORT OF THE ASIAN COALITION FOR COMMUNITY ACTION PROGRAM • NOVEMBER 2012



Here's proof that citywide slum upgrading is possible, and works

The Asian Coalition for Community Action Program (ACCA) is a three-year program of the Asian Coalition for Housing Rights (ACHR), and the program's target is to support a process of citywide slum upgrading in 150 Asian cities. Community people are the primary doers in planning and implementing projects which tackle problems of land, infrastructure and housing at scale in their cities, in partnership with their local governments and other stakeholders. The ACCA Program didn't come out of the blue, but builds on the initiatives that have already developed in most countries in the region, by community organizations and their supporting groups, and it draws on their combined experiences, mistakes and learning over the past 25 years. The program is an important tool for making change in situations of poverty - a tool which belongs to the urban poor and to all these active groups, and which is helping them to grow and to make change in their cities around Asia.



The ACCA Program has now completed its third year. The program has supported activities in 165 cities, in 19 countries. This very wide reach in such a short period of time has been a kind of region-wide experiment, and the experiment has proved that urban poor communities and their development partners in all these and other cities are ready to address citywide problems and citywide development together. The program has demonstrated a new kind of development intervention, for the more open, democratic world we now live in, in which the poor have the freedom to decide things and manage their own development. In this model, instead of being seen as the problem or the passive recipients of somebody else's idea of what they need, the poor themselves become the doers and the deliverers of solutions to the huge problems of urban poverty, land and housing in Asian cities.

The ACCA projects now underway are creating space to implement citywide upgrading at scale. In all these 165 cities, citywide community surveys are being conducted, and these surveys are being used to identify, prioritize and plan settlement upgrading projects, which are then carried out by community people themselves, in partnership with their city governments. The 111 big housing projects being implemented with ACCA support have so far helped 42,760 urban poor families to get secure land and housing, and have also facilitated the creation of city development funds, which are now operating as new joint financial mechanisms in 98 of these cities. Small upgrading projects (like walkways, drains, toilets, water supply, community centers and solid waste systems), which have been implemented in 963 poor communities, are allowing some 146,000 poor families to collectively develop practical solutions to immediate problems they face and are leading to more active involvement within the communities and more collaboration with their local governments. All with a modest support of only \$58,000 per city. In this report - which is the third yearly report - we take a look at the ACCA program's progress.

ACCA is a regional program of the Asian Coalition for Housing Rights that is building a community upgrading process in Asian cities which is :

- **implemented by people**
- **based in concrete action**
- **driven by real needs**
- **city wide in its scale**
- **strategic in its planning**
- **done in partnership**
- **aiming at structural change**



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These big problems CAN be solved :

After these three-and-a-half years of implementing the ACCA Program, in 165 cities, we are finding plenty of evidence that it's not so difficult to solve these gigantic problems of land and housing as we thought, when people have the right tools and when they can work together with each other and with their city governments.

Solving Asia's serious housing problems using Asia's greatest resource: **PEOPLE**

ACHR, which is now 24 years old, is a coalition of Asian professionals, NGOs and community organizations committed to finding ways to make change in the countries where their work is rooted - change that goes along with the particular realities of their own cultures, politics and ways of doing things. The collective experience of all these groups represents a huge quantum of understanding and possibilities - Asia's own home-grown development wisdom. After linking together as a coalition first in 1989, we began exploring ways of joining forces and supporting each other through a growing number of joint initiatives: housing rights campaigns, fact-finding missions, training and advisory programs, exchange visits, workshops and study tours, projects to promote community savings and community funds and citywide slum upgrading.

This mutual support and cross-pollination of ideas between Asian groups is important, because so many of the development theories, planning paradigms and urban development models which set the course in Asia - and which we are often obliged to follow - are transplants from somewhere else. And sometimes in our rush to grow and to develop, the wisdom and practices that have sustained Asian societies for centuries get lost, and we forget our own considerable human wealth. The skyscrapers and the shopping malls may be going up fast and furiously, and our "tiger" economies may be booming, but the gap between rich and poor is getting wider, and slums and squatter settlements are still spreading faster than solutions from the government or the market sector can keep up with.

Through this collaborative work over many years, all these people and organizations in the coalition have found that they had one crucial thing in common: a belief that the key resource to solve our enormous problems of poverty and housing is the people who experience those problems directly, who are most urgently wanting change and most vitally motivated to resolve those problems. The poor themselves represent Asia's greatest and least-tapped development force.



Unlocking that huge problem-solving force . . .

Now the ACHR coalition's work has come to a new stage of scale and action, with the ACCA Program, which brings together many of the elements these groups have developed over the years and taps this huge people's problem-solving force. The program allows people in a city to come together, think together, look at their problems together and take action right away to start fixing them, using the simple tools the program offers. And as this action by people grows in scale and strength around the Asia region, it becomes a new, proactive political process also, in which the poor are winning support for their initiatives from their local governments and other local stakeholders and becoming vital and accepted development actors in their cities. The ACCA Program is now supporting groups in 165 cities, in 19 Asian countries to take action in different ways to show visible change by people, to show that poor people themselves can make this change, and to show this change happening at scale.

The program allows the implementing groups in different cities to meet often, to compare notes, and to work together in new ways and with a new intensity, to bring the region's community-driven and citywide development processes up to a new level, through ACCA-supported projects they use to strengthen their initiatives. In this way, the ACCA Program is becoming a new learning platform in the region - a platform which allows community groups, professionals and local officials to see, to learn, to share, to grow and to develop a common direction - a common direction that is community-driven and citywide and rooted in Asia's own politics, its own cultures and its own social realities.



HOW THE ACCA PROGRAM WORKS

Original ACCA TARGETS :

The ACCA Program set a target of achieving 150 cities within 3 years (2009-2011), with these elements :

- 750 small upgrading projects (@ about \$3,000 each)
- 100 big housing projects (@ max \$40,000 each)
- at least 100 city-based community development funds
- community savings
- city-wide survey and information
- city-wide upgrading action plans
- community networks
- partnership with cities
- understanding Asian cities
- community-led disaster rehab.

ACCA COORDINATION :

The ACCA Program is a little unusual in the way it is being implemented: not by one single organization but by a regional coalition of experienced groups in Asia that are all finding ways to make best use of the program, according to the changing situation in their own contexts. Such a far-flung and lively field of activity requires some serious coordination, though, and the ACHR Secretariat in Bangkok has facilitated the process in several ways:

■ **Facilitating the ACCA process in various countries :** Since the program began, the ACHR secretariat has provided extensive support, advocacy and coordination assistance to the process in all the countries in the program, through constant correspondence, advisory visits, participation in meetings and negotiations and help organizing exchanges.

■ **Producing program documents and reports :** The ACHR secretariat documents the ongoing ACCA process through a variety of reports, publications, newsletters and media tools (*detailed list on page 25*), which have been distributed widely. Most of them can be downloaded from the ACHR website.

■ **Linking with broader sources of support :** The secretariat also continues to collaborate with and work to influence other funding institutions and regional development agencies to support activities and policy changes which are in line with the community-driven, citywide and community-city partnership strategies of the ACCA Program.

In the countries, the ACCA projects are being implemented by key groups that are already working on issues of urban poverty and housing, or by several key groups who link and work together. Most of these groups (which include grassroots community organizations, NGOs, development institutions and architects) are already linked together and most have collaborated within the ACHR network - but all of them share an important common belief in large-scale change that is led by people and their community organizations. Many of these groups already support federations and networks of poor community people, and most have already cultivated some kinds of collaborative links with local government agencies.

The ACCA Program has been designed to offer new tools to these groups to enhance, strengthen and scale-up the work they are already doing and to expand the space in their cities for community people, the local government and different stakeholders to sit together, work together and create a collaborative, city-wide mechanism for bringing about change in their cities. The ACCA projects work like catalysts to activate this new mechanism and to put it to work right away in hands-on projects, and the idea is that it will continue and will take on many more initiatives beyond the ACCA-supported work.

The core activities of the program, which account for 58% of the budget, are the small upgrading projects and big housing projects, which are being implemented in poor communities, by people themselves. The plans for these projects, as well as the city-wide surveying, saving and partnership-building processes they are part of, are developed by the local groups and proposed to the Regional ACCA Committee, which reviews the proposed projects and approves them. The budgets are then released in two of three disbursements, according to schedules the groups work out themselves, with minimum fuss, maximum flexibility, simple reporting and a lot of trust. Aside from the budgets for city-level activities and national process support, most of the project money goes directly into the hands of poor communities, who do everything themselves.

KEEPING THE FINANCE SIMPLE WITH SMALL BUDGET CEILINGS :

The ACCA program sets extremely modest budget ceilings for most of the specific activities it supports. This small-ceiling strategy helps make the program's finance system simple and clear to everyone. It is also a way to de-emphasize the budget aspect of the program, so groups can think more about the real substance of their city-wide upgrading process. But perhaps the most important aspect of the small ceilings strategy is that it allows the opportunities and budget the program offers to be spread out to reach as many communities and as many cities as possible, allowing all these communities and cities to wake up, to get in the active mode, to start working and to start linking with each other.

The budget ceilings are very small, but the implementing groups have a lot of flexibility in how they use those small resources to address diverse needs in their cities. And it's possible to do a lot. These small budgets give people something in their hands to negotiate with. Small budgets force people to economize and think hard. When communities plan well and use these funds strategically to link with other resources, as has happened in many of the cities, even these modest budget amounts help unlock people's power to negotiate with other actors for more resources, more land and more support.

Just \$58,000 per city :

- **\$15,000 for at least five small upgrading projects**, in at least five different communities in each city. But many groups are opting to stretch this \$15,000 budget to implement small projects in as many as 12 communities!
- **\$40,000 for one big housing project in each city**, with a maximum of about seven or eight big housing projects per country (not all ACCA cities have implemented big housing projects).
- **\$3,000 per city for city process support**, to cover a variety of joint development processes within the city, such as surveying and mapping, network-building, support for savings activities, local meetings and exchanges.
- **\$10,000 per country per year for national coordination**, including meetings, exchange visits, advocacy.

SUPPORTING COLLABORATION AND LEARNING AT SEVERAL LEVELS :

The program also supports the setting up and strengthening of collaborative mechanisms at various levels, to build structures of linking, learning and mutual support, to carry the process forward after the ACCA projects are finished:

- **Regional ACCA / ACHR committee :** A regional committee was set up at the start of the program to help coordinate this regional process and to review and approve projects proposed for support by the ACCA Program. The 15-member committee meets every 2 - 3 months and is the key regional mechanism for learning, sharing, assessing, supporting the cities involved in the program, organizing exchange visits and forums and linking with international organizations.
- **Sub-regional support systems :** Some sub-regional groupings have also emerged, in which groups in neighboring countries are assisting each other more regularly and more intensely (especially in Indochina and South Asia).
- **National joint committees** have been set up in several countries which link community groups, government officials and NGOs to work together to make decisions, learn, assess, advocate, build joint capacity and make policy changes.
- **City development committees :** In most of the cities, some kind of joint working group has been established, to provide a platform for community networks, city governments, civic groups, NGOs and academics to plan, to manage the upgrading and city development fund process, to look at land issues and to support change in the city together. These city committees represent a new partnership and a new kind of governance, being built through actual development activities.
- **City-wide community networks and coalitions :** These are the key mechanisms to link poor communities in the city, to work together, support each other, pool their strength, learn from each other's initiatives, survey and map their settlements, strengthen their community finance systems, formulate their upgrading plans, negotiate collectively for land and for various other resources and changes, and plan joint activities in collaboration with other groups.



In this model, instead of being seen as the problem or the passive recipients of somebody else's idea of what they need, the poor themselves become the doers and the deliverers of solutions to the huge problems of urban poverty, land and housing in Asian cities.

The concepts that have informed the design and implementation of the ACCA Program represent a continuation, intensification and scaling up of ideas which have been seminal aspects of ACHR's work and learning over the past 25 years:

- 1 COMMUNITIES AS THE PRIME MOVERS AND SOLUTION-MAKERS :** Most of the scattered development interventions which follow the conventional supply-driven model are not responding to the real scale or dynamics of the poverty, land and housing problems in Asian cities. The poor, on the other hand, are growing in strength, sophistication and capacity, and they are ready to bring about change. There are plenty of examples now that show clearly that community-led development works. By opening up a big space for people to exercise their power to make change in their lives, their communities and their cities, ACCA is helping to bring this largest-of-all development armies to the task of resolving our urban land and housing problems, as the primary agents of change, not just the passive "beneficiaries" of development.
- 2 EMPHASIS ON ACTION :** It's a strange quirk of development funding these days that while it's quite easy to get "software" funding to train poor people, educate them, empower them, "conscientize" them and build their capacities, it's not so easy to get "hardware" funding to allow them to make any tangible, physical improvements in their slum communities. ACCA works on the premise that the best capacity building is the one that happens when communities take action to tackle the problems they face, and that real change is born in that kind of action - *not in talk*.
- 3 CITYWIDE THINKING, CITYWIDE ACTION, CITYWIDE LEARNING :** There is an urgent need to make community upgrading a proactive part of a city politics. The best way to do this is to work at citywide scale - the scale that is necessary to bring about changes in the deeper political and structural problems which cause poverty, slums, eviction and social exclusion in cities. Individual communities and scattered pilot projects can never hope to address all these things in isolation. In the ACCA Program, the whole city is the working unit - not one project, not one community, not one sector.
- 4 USING THE RESOURCES STRATEGICALLY :** The ACCA intervention is not intended to simply channel resources into poor communities to fund a few drainage or housing projects, but to use the program's modest resources strategically to make a greater impact on the city, by creating new structural platforms at city level, which can allow poor communities to work as equals with each other (within their communities and their city-wide networks) and with other urban partners and which can mainstream community-driven development and large-scale change by urban poor communities.
- 5 EVERY CITY CAN SOLVE ITS OWN PROBLEMS, TOGETHER WITH THE PEOPLE :** We believe that every city can solve its own problems of land, housing and poverty, if it works together with the people. City governments tend to complain that they don't have power, don't have land, don't have budget and don't have the right policies to solve these problems. In fact they can solve these problems within their own constituency. The ACCA Program is helping to create possibilities for the city to see this community-driven model as a viable way of tackling the serious slum and land problems within its constituency, through joint management, flexibility, negotiation and cost-sharing.
- 6 THE GOAL IS STRUCTURAL CHANGE :** Most problems the poor face today are the direct product of the powerful, underlying economic, governance and land-use structures which produce poverty and inequity in the first place. By working at scale, and by focusing not on nice little projects which resolve poverty only in small pockets, but on building robust, citywide and country-wide solution-making systems, the ACCA Program is using its modest resources to challenge those deeper structural problems and transform those inequitable systems.
- 7 BUILDING ON WHAT IS ALREADY THERE :** Each city has its own history and political culture, its own stakeholders and development interventions. The ACCA intervention begins with a respect for that local process, and offers the local groups modest funds to implement concrete development projects which build on whatever potentials already exist and help those groups make their work stronger, more people-driven and more citywide in concept and scope.
- 8 THE PRINCIPAL OF SPREADING OUT :** The ACCA Program has been designed to spread out the opportunities to as many community groups in as many cities as possible, to generate more possibilities, build more partnerships, unlock more local resources and create a much larger field of learning and a much larger pool of new strategies and new possibilities. This is an explicit challenge to the prevailing culture of doing single pilot projects in isolation, with a lot of focussed support, and then trying to replicate them. Change requires scale, because the reality is scale: the huge scale of the problems and the huge scale of the desire for something better in poor communities. ACCA's approach is to begin with this reality, and make scale the foundation of the program's operation, from day one.
- 9 THE PRINCIPAL OF INSUFFICIENCY :** The funding support which ACCA offers community groups for upgrading and housing projects is very small, but it is big enough to allow communities to think big and to start doing something actual right away. But it will not be sufficient to resolve all the needs or to reach everyone. When the resources are *insufficient* like this, people have to think harder and summon all their own resourcefulness to negotiate, to seek out partners and to forge collaborations to get the other things they need and to fill in that *insufficiency* gap.
- 10 REAL NEEDS AS THE DRIVING FORCE :** As the group which most directly faces the problems of urban poverty every minute of their lives, the poor themselves understand their needs better than any outsider could ever hope to do. The ACCA Program gives people in poor communities the tools to do something they need - *right away* - and the urgency of their needs is the program's driving force. This way, all the projects and activities are driven by real demands in that place and not by priorities imposed by some outside "supply-driven" agenda, as with too much of development.

CITYWIDE INFORMATION ABOUT SLUMS IN PEOPLE'S HANDS IN 165 CITIES

1 CITYWIDE INFORMATION IN 165 CITIES : It is important for the citywide upgrading process to begin with some kind of comprehensive, citywide view and citywide understanding of the scale of problems, so in almost all of the 165 cities in the ACCA Program so far, some kind of citywide survey or preliminary information gathering has been carried out. Some of these surveys are comprehensive and include socio-economic enumerations of all the individual settlements in the city, while others cover only certain districts or wards where ACCA projects are being implemented, or focus only on communities with serious land problems. In many cities, the surveyed slums have all been mapped - both within the settlements and on the city map. In many cities, groups have also mapped and gathered ownership information about possible vacant land for housing and about formal development plans which may affect communities.

2 COUNTRY-WIDE INFORMATION IN 10 COUNTRIES : National surveys have also been carried out - or are in process - in ten countries, with support from ACCA program. These include two complete national surveys of communities with insecure land in 27 cities in Cambodia by teams of national community leaders and CDF staff; a 20-city survey of slum communities in Nepal by the two community federations with support from Lumanti; a national survey and mapping of urban poor communities in 33 cities in high-risk and disaster-prone areas by the Homeless People's Federation in the Philippines; urban poor community surveys and community mapping in 6 new cities each in Lao PDR and Vietnam, and in eight cities in Indonesia.

3 REGION-WIDE INFORMATION : Throughout the ACCA program, there has been an ongoing process within the ACHR secretariat to develop a good, useable information system and set of indicators for keeping track of the rich and growing bank of information from the ground that the ACCA Program is generating. This information system covers the ACCA projects, but more importantly, it should be a tool that can be used by local groups to assess the city-wide upgrading and the change process in their cities, and to compare it with other cities. In this way, the gathering, analyzing, comparing and sharing of this information about their cities becomes a normal part of these groups' working process. But because it is important that this system emerge from the reality of the work, and not from some abstract guesswork, the process is taking a bit of time, and there is still a lot of work to do on this front, in the next phase.

The power of **MAPS**

The OPP-RTI in Karachi has been helping traditional "goth" settlements in the city's periphery to map, survey and document their settlements, as part of an ongoing effort to secure their land against eviction. And in February 2012, the Provincial Government approved land titles for 977 of the settlements, and allocated US\$ 1.5 million to construct much-needed trunk sewers and drains in 30 of them. (see page XX)

Community mapping :

Using mapping to catalyze communities, bring them together and make them visible in their cities ...

Mapping works like a catalyzing process in new communities. When we talk about mapping, it means not only marking the existing houses and settlement boundaries, but getting all the people to come together, to participate and to start talking about what they need to fix in their communities (the services, the houses, the land tenure security) as they begin to develop their upgrading plans. In Fiji, we found that this mapping process can actually give a big boost to get people to start saving, also.

(Chawanad Luansang, community architect from Thailand, who has been working with community groups in many Asian countries)



THE GLUE THAT HOLDS TOGETHER ASIA'S COMMUNITY MOVEMENT

The city is the basic working unit in the ACCA program: not only one project, not only one community and not only one sector. And in each city, the program's first and most crucial intervention is to help to build a city-wide urban poor movement. The idea is then to use the strength of that people's movement to change the way the city's problems of housing and poverty are addressed and to change the power relationship between the poor and the city. So before the community projects start, a city-wide process of preparation takes place, and in most of 165 cities in the program, this has happened quite intensely.

CITY-TO-CITY
exchange visits help
weaker cities catch
up with stronger ones

Exchange visits between cities play a big role in building this national common direction. Groups in countries like Vietnam, Cambodia, Thailand and Philippines organize almost constant exchanges - some with and some without ACCA support, many involving mixed teams of community people, local government officials and NGO supporters. In Mongolia, they've set up a national ACCA committee, but some of the most potent learning happens during the exchange visits between the cities where ACCA projects are underway. The mayors often join the community people on these trips, so the two groups learn together. The friendly competition and copying that this exchange inspires can be a healthy inducement to get weaker cities to catch up with stronger ones.

BUILDING CITYWIDE COMMUNITY NETWORKS : The first step in building this city-wide movement is for the poor to start making themselves *visible*. This means coming out of their isolation and into an active process by linking together, using city-wide surveys and mapping to make all the scattered settlements and all the invisible people who are never counted visible. Then, bringing these groups together in forums, meetings and workshops, to talk to each other, to learn what the others are doing and to break the isolation of their individual experience of poverty. The next step is bringing these scattered communities together and forming networks - as well as alliances of existing community federations and associations - to begin building a platform for sharing, supporting each other and setting a common citywide development agenda for the poor.

BUILDING A NATIONAL CHANGE PROCESS BY LINKING CITIES : In each country, ACCA-supported projects are being implemented in three to twenty cities. The project budget isn't enough to make an impact on all the poor communities or all the cities in a country, so an important part of the ACCA process is linking these active cities with other cities and other development processes in the country into a larger, country-wide learning process, to demonstrate the power of *development by people* and to expand it. Through these national links, the city-wide processes are also helping nudge these scattered development initiatives in closer sync with this new people-driven development model.

BUILDING AN ACTIVE REGIONAL LEARNING PLATFORM : Through exchange visits, meetings and assessment trips, the ACCA Program is providing an active new platform for learning and mutual assistance among active community groups in Asia - groups that come from a variety of working cultures and political contexts. The learning in this new "university" is not academic or theoretical - it is rooted in action and in a shared belief in community-driven processes for structural change. All the ACCA meetings are organized in different countries and cities, and one or two days during each meeting is set aside for "on the ground" exposure to the local politics and processes, community and project visits and discussions with local stakeholders.



Why networks?

As a platform for large scale development which involves a synergy of learning, experience-sharing, morale-boosting and mutual inspiration, community networks have given Asia's poor people's movement enormous confidence and created a development mechanism which belongs entirely to them. Community networks have emerged and grown strong at many levels and in many forms around Asia now. And networks have been the main community-driven development mechanism of the ACCA Program.

- 1 Networks build collective capacities** at scale in poor communities, and enable them to deal with many of the big structural issues they can't deal with as individual people or as individual communities.
- 2 Networks are learning platforms to deal with any issue.** By allowing people to learn from each other and to, transforming the experience of a few communities into learning for hundreds.
- 3 Networks open-up community processes** by creating more space for more people from more places, with different kinds of skills, to get involved in more kinds of activities as part of their movement.
- 4 Networks are internal support systems** for people's processes, so nobody has to struggle alone, and ideas and help are available. Networks also beef up individual communities' negotiating power.
- 5 Networks work as bridges with the formal system** by strengthening the poor's numbers, their negotiating status and their pool of skills, to help them join forces with their cities and other stakeholders.
- 6 Networks work as internal checks and balance systems** within a people's movement, to resolve problems and sustain a balanced, equitable and effective community-driven change process.





Sometimes the most effective and most immediate way to build partnerships and change policies is to bring communities and their city governments together to collaborate on real housing and infrastructure projects on the ground - like this relocation housing project on free government land for 55 seaside squatters in Kendari, Indonesia. (above)

Urban poor housing is an investment, not a social expense

Governments tend to think that any support it gives to poor people's housing as a social welfare program and complain that their budgets are just too small to share with the poor, who are anyway just trying to get something for free! But more and more governments are realizing that decent, secure housing for the poor is both a social and an economic investment in their societies - an investment that pays back handsome returns many times over.

Thailand makes a very good example of this, where the government's subsidy for urban poor housing development (through CODI's "Baan Mankong" Slum Upgrading Program) is about US\$2,000 per household. That subsidy then gets topped-up by another \$4,500 average investment from each household for the land and housing loan and another \$1,000 in contributions from the community and other local stakeholders, bringing the total investment to an average of \$7,500 per family.

But once that house is finished, that \$7,500 investment generates employment and taxes and yields an economic asset which is worth three or four times that amount - an economic asset which belongs to that newly-secure poor family and factors in to the larger economic base of the country. And that's to say nothing of the added value of other non-monetary assets like legitimacy, security, social cohesion and improved health and welfare of that family.

Instead of being the victims of development or waiting passively for someone else to do something for them, ACCA provides poor communities tools which allow them to take concrete action, to become visible, to become doers. This is important because in the process, cities are also finding it difficult to ignore them. When people start doing, moving and determining things, they are shedding that passivity and changing the way things work in their cities. The savings, surveying, network-building and project implementing are all negotiations in which power to determine change for the poor can shift. And because all this activity is taking place not in just one community but in many, at the same time, there is a new vibration. As a result, governments are coming into a new and more positive perception about the poor communities in their cities, as being creative and capable of solving serious problems. And in the ACCA program, we are seeing local governments and other urban stakeholders increasingly finding ways to become partners in this newly active community-driven and city-wide process.

HOW CITIES ARE CONTRIBUTING IN DIFFERENT WAYS :

When people begin showing their local governments that community-led change is something that is possible and that it works (in a friendly way!) then little by little, they begin to unlock resources which are lying hidden and unused in their cities and bring those resources into an active process. This is the people-led politics of change, and this change doesn't come from talk but from doing actual projects together. In 102 out of the 111 big projects, there is some form of partnership between communities and the government. What form does this partnership take and how are cities contributing to the projects people are doing?

- 1 COLLABORATIVE COMMITTEES :** The joint city development committees that have been set up in 145 cities so far, as part of the ACCA intervention, are becoming important new structural platforms which allow poor communities to work as equals with their local governments and other urban partners.
- 2 LAND :** In 64 out of the 104 cities with big ACCA projects, the government has provided the land for housing (either free, on long-term nominal lease or on a rent-to-own basis), and 16,616 poor squatter households have gotten secure land tenure as a result. Several small upgrading project communities also got land.
- 3 INFRASTRUCTURE :** In many cities, the local governments have provided infrastructure (such as paved access roads, drains, sewers, electric and water connections) in the big ACCA projects, and many have also provided technical help, building materials and the loan of heavy construction equipment.
- 4 MONEY FOR CITY FUNDS :** 98 city-based development funds have been set up, and local governments have contributed to 55 of these city funds, in 8 countries. The \$595,259 government investment works out to only 11% of the total \$5.7 million capital in those funds, but it represents an important step forward for these city governments, who are committing themselves to supporting an ongoing funding mechanism for the development of the poor citizens in their cities.
- 5 BRIDGING WITH OTHER PROJECTS :** In many cities, the successful implementation of the ACCA projects (even unfinished ones!) has led local governments to initiate or agree to partner with the community networks and their support NGOs to implement subsequent housing and development projects.
- 6 PERMISSIONS AND POLICY CHANGES :** Another way governments are contributing is by adjusting existing planning standards to make them more realistic, cheaper and easier for the poor to make housing which matches their needs.
- 7 MONEY FOR PROJECTS :** The most direct way governments are contributing is by adding funds to the projects communities undertake, which is happening with increasing frequency and scale (see table below).



CONTRIBUTIONS TO SMALL & BIG ACCA PROJECTS : (third year figures, as of November 2012)

	Number of projects actually implemented	Number of households directly benefitting	BUDGET CONTRIBUTIONS TO THE PROJECTS (all figures US\$)				
			From ACCA	From community	From government	From others	Total Budget
SMALL Projects	963 projects (in 158 cities, in 18 countries)	145,990	2,046,426 (33% of the total budget)	1,253,744 (20% of the total budget)	2,620,083 (42% of the total budget)	395,145 (5% of the total budget)	6,284,949 (100% of total budget)
BIG Projects	111 projects (in 104 cities, in 16 countries)	42,760	3,900,256 (4% of the total budget)	11,750,344 (13% of the total budget)	73,094,280 (80% of the total budget)	2,617,914 (3% of the total budget)	91,382,674 (100% of total budget)
TOTAL	1,074 projects	188,750 households	\$5,946,682 (6% of the total budget)	\$13,004,088 (13% of the total budget)	\$75,714,363 (78% of the total budget)	\$3,013,059 (3% of the total budget)	\$97,667,623 (100% of total budget)



“When we build our city fund, we are building a financial system for the future, for our families, for our children and for every poor person in the city. We are building a financial system to change our lives.”

Thongsuk Phumsanguan (“Waad”),
community leader from Chum Phae,
Thailand

98 CITY DEVELOPMENT FUNDS AND 274,228 ACTIVE SAVERS

One of the most important objectives of the ACCA Program is to develop new financial systems for poor people (the group that is invariably excluded from accessing most available finance), that are friendly to the realities of their lives and that they can manage themselves. The most basic building block of a people's financial system is the community savings group, in which they build, use and manage their own resources. Community savings and credit is being practiced in 150 of the 167 ACCA cities. The program is helping strengthen and expand these savings groups, as the essential, communal organizing mechanism within poor communities, and the basic strategy for building people's capacity to manage finance collectively, effectively and equitably. In some of these cities, community-managed savings and credit is still quite new, but in the cities where the savings process is well-established, and especially in cities where the small project funds are being given as loans and revolved into the savings groups and city funds, the ACCA projects have given a huge boost to the savings process, pulling in new members, making sleepy members active and expanding the savings process to new areas.

Once these people-managed financial structures start developing within communities - and within networks of communities in a city - a little external finance can be an important tool to allow the people to think bigger. The small, flexible finance from ACCA helps groups do this by allowing things in a city to start right away, without much fuss or bureaucracy. If communities and their support organizations manage those small funds wisely, they can not only fund the first round of upgrading projects but can also seed new alternative financial systems in their cities: financial systems which belong to the poor and can go on to finance more projects and become magnets for funds from other sources. These alternative financial systems may start small, but they're visible, they're dynamic and they're already showing real results.

As the citywide upgrading process has gotten stronger, more groups have begun to think more seriously and more clearly about their systems of finance, so that the community-driven development process in their cities can keep growing, long after the ACCA support is over. Many city-level community development funds are emerging now, most seeded with capital from the ACCA project money. And these city funds are linking the community savings groups with the ACCA finance - and with other sources of finance - in new and creative ways, with the national, city and community-level funds interacting in different ways. Some of the countries started with national funds (Cambodia and Sri Lanka), some started with city-based funds (Nepal, Burma and Vietnam) and some started from strong savings groups on the ground (Mongolia and Lao PDR).

1 Some funds stay in the city, some revolve back into a national fund : Since the ACCA funds support projects in only some cities in a country, other cities may lose out on the opportunities the program offers. One way to spread around the benefits is to keep some of the ACCA funds in the national fund, so other cities can take part (as in Cambodia, Sri Lanka, Philippines and Mongolia). But the drawback of these systems with strong national funds is that the role of the city-based funds (and the local partnerships that go along with it) in sustaining the city-wide upgrading process may not be strong.

2 All the funds stay in the city and revolve in the city-based fund : In other countries, the ACCA funds are staying in the city and starting up or strengthening the city-based fund, which in turn is being used to strengthen the community process, the collaborative city process, the savings process, the city partnerships and the citywide upgrading.

COMMUNITY FINANCE (August 2012) Summary of community savings and community funds in ACCA cities (all figures in US\$)

	# ACCA cities	SAVINGS			CITY-BASED COMMUNITY FUNDS					
		# savings groups	# savings members	Total savings	# city funds	Funds from ACCA	Funds from communities	Funds from government	Funds from other sources	Total capital in funds
1. CAMBODIA	20	283	9,738	297,580	15 funds	410,000	120,291	25,100	11,200	566,591
2. INDONESIA	10	141	2,610	20,460	1 fund	3,100	4,500	0	0	7,600
3. NEPAL	11	300	6,804	638,767	4 funds	160,000	0	102,001	13,572	275,573
4. BURMA	7	72	1,919	56,730	4 funds	177,400	17,336	0	10,700	205,436
5. KOREA	4	7	212	51,600	0 funds	0	0	0	0	0
6. PHILIPPINES	20	1,270	23,741	414,464	11 funds	441,385	302,578	250	65,249	809,462
7. VIETNAM	16	1,823	29,265	1,465,616	14 funds	586,390	0	234,500	284,076	1,104,966
8. SRI LANKA	9	747	7,848	1,330,048	0 funds	0	0	0	0	0
9. MONGOLIA	17	189	3,333	53,824	12 funds	18,717	4,713	5,576	7,210	36,215
10. FIJI	7	985	9,840	97,760	5 funds	254,000	0	107,000	10,000	371,000
11. THAILAND	8	86	14,773	1,687,120	7 funds	160,000	1,333,552	120,332	0	1,613,884
12. INDIA	2	51	800	4,913	1 fund	40,000	840	0	1,600	42,440
13. LAO PDR	24	546	151,459	16,237,568	22 funds	482,000	37,504	500	169,757	689,761
14. PAKISTAN	5	23	743	21,000	1 fund	20,000	0	0	10,000	30,000
15. CHINA	1	0	0	0	0 funds	0	0	0	0	0
16. JAPAN	1	0	0	0	0 funds	0	0	0	0	0
17. BANGLADESH	2	321	10,154	116,295	1 fund	43,000	3,528	0	0	46,528
18. MALAYSIA	1	1	6	98	0 funds	0	0	0	0	0
19. AFGHANISTAN	2	27	989	2,257	0 funds	0	0	0	0	0
TOTAL	167 cities	6,872 groups	274,228 members	\$22,496,100 total savings	98 funds	\$2,795,992 (48%)	\$1,824,842 (31%)	\$595,259 (11%)	\$583,364 (10%)	\$5,799,457 (100%)

The magic hat trick of FUNDS . . .

A fund is not only a means of delivering small grants or loans to the poor. A fund is a mechanism for making change in people's lives, which uses the very real need for resources to link people together into a process of communal decision-making, prioritizing and negotiating about who gets what and how much. With funds, you get a lot more out of them than you put in. It's something like the old magician's trick of pulling all kinds of wonderful things out of an empty hat. The money that is going through these 98 city funds is helping to tackle specific problems. But at the same time it's helping to build a more confident, equitable and self-reliant community movement, and a more balanced, productive relationship between the poor and their cities. And with poor communities managing the money, they keep surprising us with all sorts of creative and dynamic systems for using those resources much more efficiently.

1 Small project funds in VIETNAM : Most of the community networks in Vietnam revolve the ACCA small project funds through their CDFs, as loans rather than grants to communities. By keeping loan amounts small and repayment periods short, they've been able to spread out the opportunities to many more communities in the city and to use an investment of \$117,538 from ACCA (enough to fund only 40 projects) to leverage another \$956,093 from the government, community members and other sources and to implement 107 projects which bring much-needed improvements to roads, drains, water supply and sanitation to 9,000 urban poor families.

2 Post cyclone house repair fund in the PHILIPPINES : After Typhoon Ketsana hit Luzon in 2009, the Homeless People's Federation used a grant of \$20,000 from ACCA to set up a special fund to give house repair loans (in the form of building materials) to families hit by the storm. By setting a very small ceiling on loans (max. \$150) and collecting the repayments daily or weekly, they were able to revolve those funds three times, so the original \$20,000 from ACCA allowed over 400 affected households to make house repairs worth over US\$ 60,000. The funds continue to revolve now in livelihood loans to many of the same communities.

3 The community fund movement in THAILAND : The ACCA funds in Thailand have been used to seed the country's pioneering community network-managed city development funds in seven pilot cities. Three years later, CDFs in 290 cities now link 1,700 poor communities and over 100,000 households, and have leveraged additional lending capital of over \$1.3 million from communities and \$6.3 million from the government. In a country which already has a very strong central fund (CODI), these city-based and people-managed funds have brought a new dimension and a new strength to Thailand's urban poor community movement: all built on an original investment of just \$160,000 from ACCA.

4 The growing national fund in SRI LANKA : All the ACCA funds approved for Sri Lanka have gone into the national CLAF-Net fund, which is jointly managed by Women's Co-op and the NGO Sevanatha, and most have been channeled into micro-loans for a variety of purposes to members around the country. By financing loans that are larger than most Women's Co-op savings groups or branches can manage, the CLAF-Net fund has allowed this large-scale and women-led movement to take on issues of housing, land and settlement upgrading, where before their micro-lending was mostly for livelihood and small household improvements.



A REVOLVING FUND EXPERIMENT : the ACCA Regional Loan Fund



The ACCA regional loan fund was launched - as an experiment - in April 2010, during the ACCA committee meeting in Lang Son. It was agreed that this new fund would be drawn from the ACCA big housing project budget (up to \$400,000), and would give loans of up to \$50,000 to country groups at 4% annual interest, to be repaid in half-yearly repayments over a four or five year term. One of the innovations of this experimental fund has been that the loans are given in US dollars, but the repayments are calculated in the local currency, according to the exchange rate at the time the loan was given. This makes repayment easier, since any fluctuations in exchange rates are absorbed by the fund and not by the local groups. It was also agreed that since the funds come from ACCA's big project budget, loans from the new fund should be used to buy land or construct houses - or as a guarantee fund to access other sources of finance within the countries: it is up to the groups to use this small regional revolving loan fund creatively and strategically. So far, the fund has given eight loans to groups in the region, and all but one have followed the repayment schedules, with most repayments being made in cash, during workshops or meetings. The table below shows the current status of the fund :

ACCA Regional Loan Fund (as of December 2012)				(all figures in US\$)	
Country	Who borrowed?	For what project?	Total loan	Repaid	
PHILIPPINES	HPFPI	Roofing loans at LTHAI housing, Mandaue	10,000	3,442	
CAMBODIA	CDF Foundation	Scattered housing loans, Koh Kong	50,000	11,119	
NEPAL	Lumanti	Small housing project in Biratnagar	12,500	4,091	
PHILIPPINES	HPFPI	Finish last houses at LTHAI, Mandaue	36,000	4,957	
SRI LANKA	CLAF-Net	Scattered housing loans in Batticaloa	20,000	3,732	
SRI LANKA	CLAF-Net	Scattered housing loans in 5 cities	50,000	9,267	
SRI LANKA	CLAF-Net	Scattered housing loans in 9 cities	40,000	0	
CAMBODIA	Provincial CDF	Scattered housing loans in B.M. Province	23,500	0	
TOTAL	8 loans		\$242,000	\$36,608	

SMALL UPGRADING PROJECTS



SMALL ACCA Projects : (as of November, 2012)

Total number of projects approved
in three years : 949 projects

Total number of projects actually
implemented : 1,185 projects
in 963 communities, in
158 cities, in 18 countries

Total small project budget approved
US\$ 2,189,300

Budget contributions to the 963 small
projects (actuals, in US\$) :

• ACCA	\$2,046,426	(33%)
• Comm.	\$1,253,744	(20%)
• Govmnt.	\$2,620,083	(42%)
• Other	\$395,145	(5%)
• Total	\$6,284,949	(100%)

Number of households who directly
benefit from these small projects :
145,990 households

What have people built?

(many projects have several parts)

- 227 road-building projects
- 174 water supply projects
- 141 drainage projects
- 136 toilet building projects
- 89 community centers
- 66 community mapping projects
- 52 electricity and street lights
- 38 agriculture projects
- 37 playgrounds and parks
- 29 house repair projects
- 27 livelihood projects
- 20 solid waste and composting
- 19 clinics and health centers
- 17 bridge-building projects
- 17 one-room schools
- 14 retaining wall projects
- 12 children's library projects
- 12 animal raising projects
- 11 rice bank projects
- 10 tree planting projects
- 6 community enterprises
- 5 irrigation projects
- 3 landfilling projects
- 3 community builders centers
- 2 community museums
- 2 fire protection projects
- 2 community markets
- 2 mosque and temple repairs
- 2 biogas production projects
- 2 community boats
- 2 block-making enterprises
- 1 shop facade-painting project
- 1 bus stop shelter
- 1 biomass fuel-cell production
- 1 community rock'n'roll band

By the end of November 2012, a total of 949 small upgrading projects had been approved. But actually a total of 1,185 projects in 963 communities in 158 cities in 18 countries were being implemented, and about ninety percent of them are finished now or well underway. These small projects are all being planned and carried out by community people themselves, with huge numbers of both direct and indirect beneficiaries.

The first and most obvious purpose of these small projects is to allow communities to make a few much-needed improvements in their settlements. In a wacky development world where donors are often lavish with funds for "software" like capacity-building, training and meetings, it's almost impossible to get funds to support any real, concrete housing and community improvement projects by poor communities - the "hardware." So as much as they keep getting trained and capacitated, poor communities are seldom able to put those capacities into change-making action which takes some concrete form. The ACCA Program starts with the "hardware", allowing a lot of small but concrete projects to be implemented by people. But carrying out these small projects is just a starting point for the real transformation which the small ACCA projects have been explicitly conceived as a tool to ignite: a transformation in which poor and marginalized communities in a city wake up and find their own power to analyze their situation, determine what they need, design a solution and succeed in carrying out that solution, with their own hands. That kind of power has not been given to the poor very much, and for most of the communities implementing these small projects, this is their first taste of it.

Turning waiters into doers : So besides solving some immediate problems, the communities wake up and get into the active mode through the projects. These projects get community people into a lively, collective process in which they are changing from being the ones who wait for someone else to bring them development, to the ones who do things themselves, determine their own needs and resolve them right away. The small projects bring people in a community to work together and allow them to start with something that is small and "do-able". After deciding what they want to do and planning their project, most communities use the small project funds from ACCA to buy materials, and contribute by putting in all the labor themselves, and adding cash, food or additional materials to extend the small budgets. When people in a slum plan and carry out projects which resolve their immediate needs and bring immediate and tangible benefits to the community as a whole, it works as a powerful antidote to hopelessness and dependency. It is a confidence-builder which almost invariably leads people into other projects and other activities like saving, land negotiations with the local authority and new partnerships.

The POLITICS of small projects :

When the ACCA program was just getting started, some groups in Mongolia and the Philippines proposed using the small project funds for income generation projects, along conventional micro-credit lines. We were quite strong, though, in insisting that no, the small projects have to make *physical improvements* to the community that are common, not individual. Small loans which help make banana fritters or buy a sewing machine may certainly help a few people individually, but they lack a political or collective dimension: nobody's toes get stepped on, no power relations are challenged. But when a community constructs the kind of public amenity that is usually supposed to be provided by the city, red lights will go off in the local authority: *somebody is building something unauthorized in an illegal settlement!*



The physical changes that poor people make in these small projects - even very modest ones - are highly visible, and this visibility manifests a new political agenda by a group which has otherwise been invisible and abandoned by their cities. This sudden visibility and this doing of things creates tension and that tension leads to dialogue - and what is politics if not tension and dialogue?

The politics of the small projects work on several levels. Within communities, the implementation of the projects, and all the savings, planning and organizing activities that go along with them, are a way for communities to wake up, start preparing themselves and rallying their forces for the negotiations they ahead. Once a community builds a walkway or a communal toilet, they invariably start thinking *what next?* It's quite powerful that way, and even more so when it's not just one single community alone, but several communities in the city, making this breakthrough together.

The small projects also act as a chess pieces in a community's game of negotiation with their cities and with the larger development forces. But political contexts vary, and communities plan their game in different ways and for different ends. Many communities may prefer to plan and construct their small improvement projects without asking anybody's permission, and use the project as part of their negotiation strategy. When the Matina Crossing community in Davao (Philippines) decided to build a bamboo bridge over the tidal creek which separates their settlement from the city, they were facing eviction, but decided to go ahead and build their bridge, to physically bolster their negotiations to stay there.

But many use the small projects as an opportunity to open a dialogue with their local governments, as a kind of "soft start" to build a longer-term relationship. If people really need these improvements and want to make them, the authorities will usually be obliged to give their agreement and support. And if community people negotiate well, they can often get help from the local authority in the form of a funding contribution, building materials, technical assistance or construction equipment. Once communities finish their project, they often organize a festival and invite the mayor to cut the ribbon, see their achievement and talk. *"Now we have a very good walkway, what about municipal water supply? What about land?"* With this soft link established, it's a short step to land negotiations, and in many cases already (in Cambodia, Nepal and Sri Lanka), communities have been able to negotiate for secure land soon after implementing small projects.

Different ways of using the small project opportunities

1

THE SPREAD OUT EFFECT : All too often, development interventions pick up only one or two projects in a couple of really super miserable communities in a city, through some kind of prioritizing process, and then forget about the rest. The small ACCA projects are a way to NOT forget about all those other communities in the city, but to spread out the opportunity to allow as many of them as possible to start doing something very concrete. This brings another layer of scale. That visible flurry of activity around the city can stir things up enough that the city starts noticing, and then starts wanting to collaborate. Cambodia is one of the best examples of using this "spread out effect," where by lowering the grant amounts and giving upgrading grants to more communities, they have been able to help many more communities to implement small upgrading projects - *in one case in all 17 communities!*



2

MULTIPLE PROJECTS IN ONE COMMUNITY : In Nepal, the communities in greatest need were chosen through some city process, and then each of those communities got an agreed-upon amount of the small project funds. But then the communities were free to discuss what they need and what kind of projects they'd would like to do, and then use that budget to do as much as they can. So a lot of the communities actually did three or four projects for that amount - a drain and a community center and a market, for example. Burma and Sri Lanka have used this same strategy.



3

BIGGER SMALL PROJECTS : In some cities, groups have used the small project funds to do one or two bigger small projects, instead of lots of small ones. In Albay, for example, the Philippines Homeless People's Federation used the full city budget for small projects, and added more from the national budget, to construct a big water supply system in a resettlement colony. The water supply project in Muntinlupa (Philippines), drains project in Basco (Philippines), and the big road in Suva (Fiji) are similar.

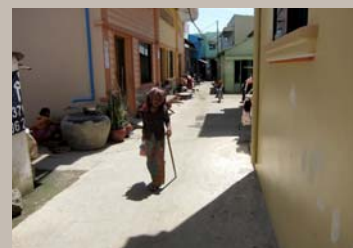


4

SMALL PROJECTS WITH A THEME : In Mongolia, there is a "theme" for the small projects, where parks and playgrounds outnumber other kinds of small projects (37 out of 160 small projects were playgrounds). But these playgrounds serve an important function: they link community members and bring them out from behind their fences, utilize under-used roads, empty lots and garbage dumping areas, provide space for kids to play and old folks to gather and affect much larger areas than only the savings groups who make them.

5

A LOT OF ROADS AND PATHWAYS : A striking number of the small projects (147 projects) involve building paved roads and pathways. Why are so many communities building roads? A road not only provides access, but in crowded communities it functions as a playground, meeting point, market, workshop and festival venue. A good paved road is also a potent symbol of legitimacy, since it physically and symbolically connects a slum with the formal world and gives the legitimacy that comes with being connected - no need to get your feet muddy to visit that place! And because roads and pathways touch everyone and everyone uses them, they are truly a communal improvement.



6

TRYING OUT NEW TECHNOLOGIES : Usually the poor can't afford to try out new technologies that are untested or unknown, and most of the small projects answer fairly standard needs. But a few groups have used the small project funds to experiment with some more unusual and innovative improvements, like bio-composting toilets in Mongolia, biogas in Nepal, gravity-water supply in the Philippines, bamboo bridge construction in Davao and compressed earth block production in Cambodia.



7

SMALL PROJECTS AS GRANTS : Many groups have decided that it's reasonable to use the small project money as grants to communities, since the improvements they finance are things the whole community needs and the whole community benefits from. In this system, the poor may not repay in financial terms, but grants are investments in the community's social capital: they pull people together, energize them, get them working and saving together and bring them into an active process. All these changes and activities represent a new dynamic in the community and add up to a considerable return on that extremely modest investment of only \$3,000 (or less!).



8

SMALL PROJECTS AS LOANS : Many groups have decided to give the small project funds to communities as loans (at 1% or 2%, or with no interest at all). For some, this decision comes out of a thrifty impulse to stretch those scarce funds further by revolving them so they can finance projects in other communities. For others, it is a strategy to combat the deadly hand-out mentality. In some cases, the funds revolve within the community savings group (as in Indonesia), but in most it revolves within the network or the city-level CDF (as in Vietnam, Lao PDR and the Philippines). In the Vietnam disaster-affected communities, the networks make very fine calibrations of need and then decide accordingly whether to give the small project funds as grants, low-interest loans or loans with no interest at all. In Cambodia, their rule is that small projects for the community's common good go as grants, and small projects for individual families (like individual toilets) go as a loans - but most projects are common.



9

SMALL PROJECTS PAID FOR 100% BY PEOPLE : In Pakistan, the OPP-style low-cost lane sewers and household latrines in poor communities are built and paid for entirely by community members themselves, and the trunk sewers they link to are paid for by the government. So instead of funding the physical improvements themselves - as in other countries - the ACCA small project funds in Pakistan are being used to provide extremely modest support to the small technical support organizations which facilitate this 100% people-financed infrastructure process in thirteen cities.

CAMBODIA ▶

This beautiful 180m paved road, in a sprawling seafront slum in Khemara Phoumin, in Koh Kong Province. The project was managed entirely by young women in the savings group, who used a grant of only \$1,075 from ACCA to leverage another \$50 from the community, \$115 in materials from the local government, \$138 from private donors and a strip of donated land for the road from a shop-keeper in the community. It used to be an obstacle course through muck and garbage for school children, vendors and fishermen to get home, but now their road links them properly to a city in which they are proud citizens.

**INDONESIA ▶**

Ledok Gajah is a river-side settlement of 45 families, tucked between a river and a drainage canal in central Yogyakarta. Their road-paving project came out of an organizing process that started with ACCA, with support from a group of local architects. After mapping and surveying their settlement, setting up a women's savings group and linking with other river-side slums, they planned and built this 135m paved road, with side drains, which links all the houses. A \$500 grant from ACCA was topped up by another \$600 from community members, who did all the work themselves, working together one day a week.

**NEPAL ▶**

Lanku is a small community of 17 households who were relocated here after being evicted from nearby land for a bus-park. They stretched a \$3,000 grant from ACCA as far as they could (adding another \$250 from their savings group), to fix several big infrastructure problems. To solve some flooding problems, they built an earth-and-stone drain along the front of all the houses, constructed a little community center for the children and repaired a broken-down biogas plant, which now supplies cooking gas to most of the houses. After all this work, the city finally gave them their long-promised secure land tenure.

**BURMA ▶**

After losing everything in Cyclone Nargis in May 2008, a lot of communities are reviving old systems of collective support to rebuild their villages and make their farms productive again. Many communities in Kunchankone and Kahwmu Townships have used small project grants from ACCA to build village rice banks, like this one in Kyaung Kone (left). They use these rice banks like village funds, making withdrawals and deposits and repaying loans in rice. Besides a rice bank, the 81 families in Ingapur used part of their ACCA grant to build this little children's library (right) in the village they had to completely rebuild.

**KOREA ▶**

The insecurity and lack of services in Korea's "vinyl house" squatter settlements are as bad as in any Asian slum. The 120 families in the Honeybee Community, in Gwacheon, added \$6,500 of their own cash to a \$3,000 ACCA grant, and leveraged another \$5,000 outside to establish an upgrading fund of \$14,500. Which doesn't go as far in Korea as it might elsewhere, but they managed to construct a drainage line (left), build a community library for children (right), set up a recycling center, install fire extinguishers and a community water tap and help families repair their houses after a season of flooding.

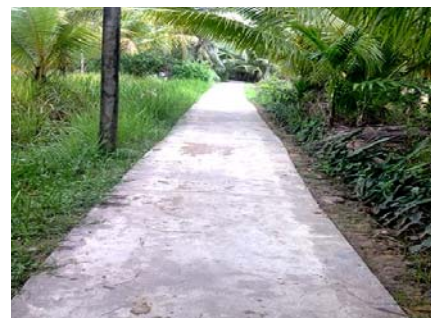
**PHILIPPINES ▶**

The stone sea-wall that the SAJUSSA community built in Davao (right), with only \$750 support from ACCA, has created a new community amenity in place of what was a dangerously eroding seafront (left). The Municipality has taken up the baton and is now continuing the project, which people in this vulnerable squatter community initiated and built, along the rest of the seafront. Like all the small ACCA projects of the HPFP, they manage the funds as revolving loans to the savings groups, at 6% interest, of which 3% stays in the community and 3% goes into the city fund, repaid collectively by the savings group.



VIETNAM ►

Before and after shots of the paved alley-way which links 150 poor households in Block 3, Ward 5 in the city of Ben Tre. Like all Vietnamese ACCA cities, the communities in Ben Tre use ACCA small project funds as loans (at 4-6% annual interest) through their CDF, rather than as grants, so the money can revolve and help more communities. And like most other small projects in Vietnam, this community used the ACCA loan (\$3,369) to leverage much bigger money from community members (\$3,190) and from their Ward Office (\$5,199) to replace a muddy and perpetually flooded walkway with a paved road they built themselves.



SRI LANKA ►

The Dova Community, in the picturesque highlands town of Nuwara Eliya, is one of 32 squatter settlements in a town which has ample room for golf links, racecourses and tea gardens, but little room for the poor workers whose cheap labor keep all those enterprises going. Dova's women's savings group used a \$3,000 grant from ACCA to pave their road and build a concrete drain, as part of their project to rebuild their 32-household settlement. Their upgrading efforts have won the full support of the mayor and municipal council and are being used in their negotiations to persuade the central government to give them tenure rights.



MONGOLIA ►

41 out of 74 of the small ACCA projects implemented by savings groups in Mongolia so far have been playgrounds and parks. In a country where living in isolation is still the rule - either out in the vast open spaces or behind high fences in the city - these playgrounds represent an important move towards coming together and developing a common amenity. But this savings group in Ulaanbaatar's Khan-Uul District used their small ACCA grant of \$3,000 to set up a cement paving-blocks manufacturing operation. They're using the paving blocks to lay sidewalks along the muddy, unpaved and often-flooded roads in their ger area.



FIJI ►

A fifth of the population of Lautoka, Fiji's second largest city, live in squalor and insecurity in 34 informal settlements. The People's Community Network is using the small projects to organize these communities around activities which directly improve their living conditions and strengthen their negotiations for secure land. The Natabua community (left) used a \$3,000 ACCA grant (matched by another \$1,000 from the community and \$3,000 from the local government) to improve their drains and roads. The Navoata community (right) used their ACCA grant to build a stone sea-wall along their fast-eroding coastline.



INDIA ►

More than half the population of Bhuj live in slums, and water supply is at the top of every poor community's list of urgent problems in this city, in the parched desert region of Kutch, in western Gujarat State. The network of women's savings groups have stretched the ACCA small project budget to help six of these communities to develop their own decentralized water supply systems. In Bipa Diyal Nagar (235 households) for example, the women used a \$3,700 grant from ACCA to renovate a natural pond and construct a well, a recharge pit and a hand-pump to go with it. The work was all done by community members.



LAO PDR ►

In Muang Kong District in southern Lao PDR, people live along shores of the Mekong River and on tiny islands in the river. There's water everywhere, but most of it is too polluted to drink, so the five ACCA small projects have involved developing underground drinking water supply systems. So far, they've built 141 artesian wells and electric pumps (like this one at Baan Beungngam, which cost just \$175) which serve several houses. All the ACCA small project funds in Lao are managed as no-interest loans (repayable in 6 months) to the women's savings groups, through their district-level community funds.



BIG HOUSING PROJECTS

BIG ACCA Projects :

(as of November 30, 2012)

Total number of big projects approved in three years : 111 projects

Total big project budget approved US\$ 3,900,256

Number of households who benefit from these projects :

- 8,611 households (directly)
- 79,284 households (indirectly)
- 42,760 households (got secure land tenure through the projects)



Land from GOVERNMENT in 64 housing projects :

These 64 ACCA-supported housing projects are providing secure land to 16,616 poor households (5,564 of which have directly gotten housing loans from ACCA funds). This shows that if we can find the right way to negotiate, it is very often possible to get land from the government, on lease or for sale at nominal rates - or sometimes even for free (in 37 of the projects!). The truth is that governments almost always have a lot of land, despite the complaints they invariably offer: "There's no land left!" or "This land is too expensive for the people!" For housing the poor, the public land strategy should be the rule of the game, as much as possible. See pages 16-17 for a more detailed look at these big projects on government land, how much the land is worth and how the tenure deals were worked out.

In Asian cities today, decent people by the millions are being made illegal by the absence of housing they can afford. Decent housing is the thing which most sharply separates the poor from everyone else in their cities, and the thing which most powerfully ensures a person's security, dignity, legitimacy and citizenship. That's why the big housing projects are such an important part of the ACCA Program. In different ways, these projects are demonstrating new, comprehensive and people-driven housing alternatives, and poor people are the key actors in every stage of their planning and implementation.

STATUS OF THE BIG PROJECTS :

42% of these projects are now finished (47 projects). Most were done very quickly, and they make a good argument for the speed and effectiveness of delivery by people. Another 49% of the projects are now well under way (24 projects more than 50% done, and 30 projects less than 50% done), which means 91% of the projects are either finished or underway. Another 9% of the projects (10 projects) haven't started yet, mostly because of land difficulties.

TYPES OF BIG PROJECTS :

Only 18% of the big projects (20 projects) involve the relocation of whole communities, while more than 49% (54 projects) have been able to upgrade or reconstruct in the same place. This is extremely important, because it shows that city-wide slum upgrading doesn't mean all the existing communities have to move. If groups in these cities can start their negotiations today, at city-wide scale, with each community negotiating for land and secure housing, it is likely that at least half of those communities will be able to stay and upgrade in the same place, with a little adjustment. (In Thailand's Baan Mankong Upgrading Program, more than 60% of slums have been able to stay and upgrade in the same place, and another 20% have been able to relocate to land that is very close by - within 2 kms.) 21% of the projects (23 projects) provide loans to secure or insecure households in scattered locations for housing improvements, and 12% (14 projects) are creating new communities of scattered squatters on new land.

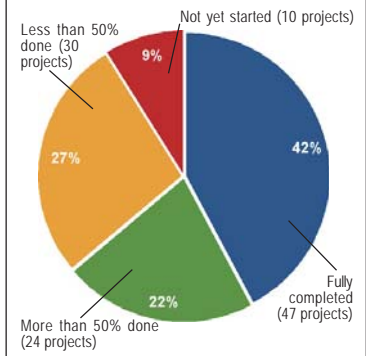
WHO GAVE THE LAND :

In 50% of the big projects so far, the land has been provided by the government (in 55 projects out of the total 111), under a variety of tenure arrangements (more details about government land in ACCA projects on pages 16-17). But there are also 48 big projects where people already owned the land or purchased it (44%). Purchasing land is not an ideal solution, given the ever-widening gap between land costs in most Asian cities and poor people's ability to afford to buy any of it. But sometimes the communities have no other option. In Myanmar, for example, if the communities waited for the current government to give them land for their housing, there would be no housing projects in their lifetimes! So for strategic reasons, two groups of poor squatters living in townships on the periphery of Yangon decided to invest in buying some vacant farmland now, while it is still affordable, to show this new collective people-driven housing possibility, and then later go to the government to negotiate for more land for other communities.

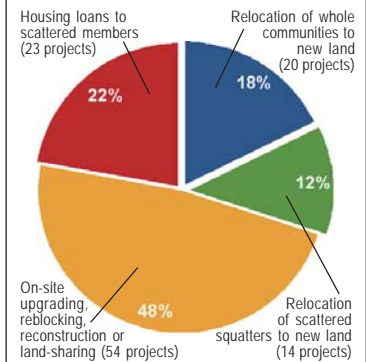
LAND TENURE IN THE BIG PROJECTS :

Most of the big projects are implemented in settlements which are facing the immediate or potential threat of eviction, so it's no surprise that communities have opted for the relatively new option of collective tenure (leasehold or ownership) in only 36 of the 111 big projects (32%). In 70% of the projects, communities have chosen individual tenure (leasehold or ownership). Individual ownership is the de-facto tenure arrangement, but it can create serious problems in poor communities in the long term. Once any slum gets developed and the residents get secure tenure, suddenly the price of that land will go up, the market will come to the area and stronger economic forces will start trying to buy out these poor squatters. Some may not feel there's anything wrong with a poor family deciding to sell off its rights and move to another slum - at least they'll have a little money in their pockets. But collective land tenure is a way to ensure that a housing project for the poor continues to be a vital and sustaining support system - a real community - for its members, who don't necessarily stop being poor and vulnerable once they get land and a house. Once the land is collective, it becomes much easier for those living within that collective to discuss, to agree, to set their systems and support each other.

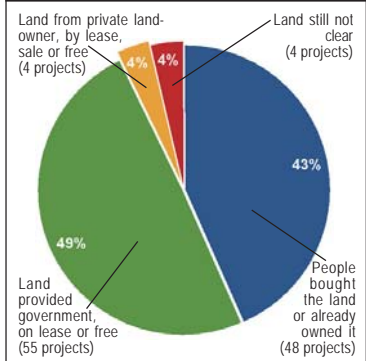
What is the status of the BIG projects?



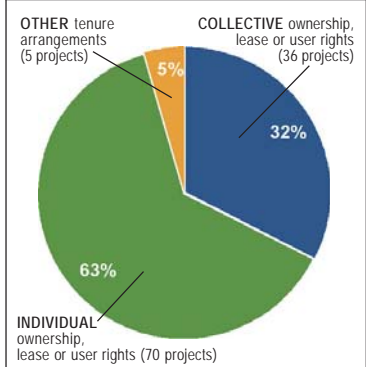
Types of ACCA BIG projects



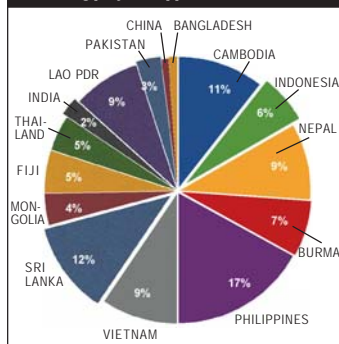
Who gave the land in the BIG projects?



What type of land tenure?



ACCA Big projects approved, to Jan 2011



Big Project STRATEGY

The big project should be identified with the agreement of other communities in the city, so they can learn and feel like it's their pilot project too. That way, the project acts as a training course for the whole city.

This is a way of convincing people that they can do it together, and of guiding them through all the steps. The power of implementation is with the people on the ground, but it is also important to get the other power bases in the city to agree and to be part of that achievement, so that they can feel proud and can change along with the people. All this negotiation is in itself a changing of relationships, a changing of the power equations in a city.

USING THE BIG PROJECT FUNDS IN DIFFERENT WAYS :

We know that the \$40,000 ceiling for ACCA support isn't enough for most housing projects, which require five to ten times that much to complete! But this is another case of the "principle of insufficiency" coming into play, and it is interesting to see how many creative ways the groups around Asia are using this small budget from to ACCA to do big things in their cities.

- Leveraging land from the government.** The good news is that in 55 of the 111 big projects so far (plus 2 spin-off projects), communities have been able to leverage 511 hectares of land from the government (both *in-situ* and relocation), worth \$62 million, and most of it is free. In Cambodia, for example, the networks have been able to leverage free government land in most of the big project cities, and then use the ACCA to fund a first batch of 30 or 40 housing loans, with a clear long term plan and perhaps a second batch of housing loans coming from NCDF. *(see next 2 pages)*
- Starting the country's first-ever community-driven housing projects**, where these projects are historic milestones for these countries (as with the big projects in Lao PDR, Burma, Mongolia, Nepal and Bangladesh).
- Leveraging funds for housing from other sources.** In the 111 big projects so far, the \$3.9 million investment from ACCA has helped leverage another \$11.7 million from the communities, \$73.1 million from government (in the form of land, infrastructure, cash and materials) and \$2.6 million from other sources. That means that the ACCA funds account for only about 4% of the total project budgets, so it's clear there is some *serious leveraging* going on!
- Blending with other resources to develop housing**, as in Mandaue, where the ACCA funds go with a package of other resources which include people's savings, CLIFF loans, SDI Fund loans and free land from the local government.
- Negotiating more appropriate building laws and regulations.** In Vinh, for example, the community and the mayor worked closely together, from the beginning, to develop the big project, which was a first test of a new system of doing housing redevelopment by people, with more realistic standards. With this closeness, they were able to bridge the gap between poor people's systems and the formal policy, and to build a new housing delivery system in the process which is now being applied in another round of projects. The big projects in other Vietnamese cities, and in Cambodia and Lao PDR are also becoming models for new, people-driven housing policies and practices at national level.
- Rehabilitating disaster-hit communities**, where people are still very vulnerable and the projects are being used to link disaster survivors together, help them start working together and developing their own housing and rehabilitation solutions - as active doers and not helpless beneficiaries.
- Renovating housing in historic neighborhoods.** The ACCA big projects in Leh, Yushu and Penang are all being used explicitly to help vulnerable residents to restore the traditional houses and neighborhoods they are in danger of being thrown out of, as part of a delicate negotiation to maintain their culture and land rights to their cities, in the face of redevelopment.
- Creating city-level revolving loan funds for housing**, to strengthen their negotiations to secure the land they already occupy, as in Surabaya, Leh, Quezon City, Mandaue, and most of the Cambodian cities..

111 BIG PROJECTS NOW UNDERWAY :

(no big housing projects yet in Korea, Japan, Malaysia or Afghanistan)

	Number of projects	Number of households directly benefitting	Number of households got secure land tenure	BUDGET CONTRIBUTIONS TO THE PROJECTS <i>(All figures in US\$)</i>				
				Budget from ACCA	Budget from community	Budget from government	Budget from others	Total Budget
1. CAMBODIA	12 projects	630	1,953	393,500	707,500	7,933,465	459,145	9,493,610
2. INDONESIA	7 projects	735	2,877	245,000	137,159	3,941,117	10,000	4,333,276
3. NEPAL	11 projects	509	861	359,800	409,904	4,599,763	203,727	5,573,194
4. BURMA	7 projects	927	100	271,200	44,500	0	0	315,700
5. PHILIPPINES	18 projects	2,271	7,396	679,989	1,776,088	27,905,912	998,907	31,360,896
6. VIETNAM	11 projects	368	607	365,000	1,457,406	4,950,641	100,000	6,873,047
7. SRI LANKA	11 projects	496	673	450,000	61,410	0	165,000	676,410
8. MONGOLIA	5 projects	149	36	150,767	38,905	207,780	7,900	425,232
9. FIJI	5 projects	170	2,794	200,000	20,000	5,885,000	0	6,105,000
10. THAILAND	8 projects	1,148	3,572	180,000	3,742,362	984,665	0	4,907,027
11. INDIA	2 projects	58	721	80,000	42,010	8,920,307	0	9,042,317
12. LAO PDR	9 projects	656	1,210	333,000	232,600	7,259,755	61,000	7,886,355
13. PAKISTAN	3 projects	414	1,9702	110,000	3,020,500	0	465,435	3,595,935
14. CHINA	1 project	10	10	39,000	30,000	0	24,000	93,000
15. BANGLADESH	1 project	70	270	43,000	30,000	436,875	122,800	632,675
TOTAL	111 projects	8,611 households directly benefitting	42,760 households (in 78 projects) got secure land tenure	\$3,900,256	\$11,750,344	\$73,094,280	\$2,617,914	\$91,382,674
<i>(land provided by government in 64 of these projects, either free, on long-term lease or for sale in installments)</i>				(4% of the total project budget)	(13% of the total project budget)	(80% of the total project budget)	(3% of the total project budget)	(100% of the total project budget)

PEAM RO DISTRICT, CAMBODIA ▶

Pro Lay Toek was a small community of 33 extremely poor evicted households in Peam Ro District, living in thatched huts on a long strip of flood-prone land along a canal. They used support from ACCA to plan and upgrade their settlement in-situ, with land filling, infrastructure and new 2-story row houses. They used their planning as a bargaining chip to persuade the Commune Council authorities to give them the land for free, on a collective land title. The people used a \$4,500 loan from UPDF to buy an extra 1.5m strip of land to slightly widen the individual house plots and make room for an access road.

**YOGYAKARTA, INDONESIA ▶**

Ledok Gajah Wong is a river-side settlement of 45 families in central Yogyakarta. With support from a group of young architects, they mapped and surveyed their settlement, set up a women's savings group, linked with other river-side slums and built a 135m paved walkway, with a small project grant from ACCA. Now they have used the \$40,000 big project funds from ACCA to set up a citywide revolving loan fund for house improvements, with the first loans going to Ledok Gajah Wong. Since then, they have been able to negotiate long term leases in this and another riverside settlement from the government.

**BIRGUNJ, NEPAL ▶**

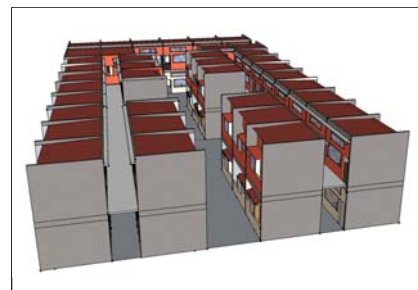
For 50 years, the 31 poor families in Shanti Tole have been living in mud-and-thatch huts on land that belonged to the farmer whose fields they labored in. Two years ago, the women's savings group there was able to persuade the land owner to donate the land to the people. After surveying and mapping the settlement, they worked with local architecture students to develop plans to reconstruct the community, with a new layout, low-cost row-houses and infrastructure provided by the Municipality. Part of the ACCA budget is being used as loans to people to pay the land transfer taxes and part as housing loans.

**YANGON, BURMA ▶**

The country's first-ever community-planned, community-built and collectively-owned urban poor housing relocation project has been completed by 50 landless squatters in Hlaing Tar Yar Township, on the outskirts of Yangon. After years trying to buy government land for relocating, they formed a savings group, collectively bought a small piece of agricultural land nearby and made a housing project on it. The \$40,000 ACCA big project funds were used as loans (\$800 per family for both land and house), which the women will repay in 5 years, in monthly installments, to the new citywide community development fund.

**CALOOCAN, PHILIPPINES ▶**

In a country where relocating poor communities to remote re-settlement sites is still the norm, the housing project being built by the Binina Homeowners Association is an important example of "in-barangay" relocation. These 76 squatter families collectively bought a small piece of private land (1,260m²) in the same barangay for \$71,820, partly with their savings and partly with loans from CMP. The \$40,000 from ACCA is being used to seed the new citywide revolving loan fund, with the first batch of housing loans going to the families at Binina to construct double unit row-houses, with one loft-unit up and one down.

**VINH, VIETNAM ▶**

When the city announced plans to evict and redevelop all of the old collective workers housing in Vinh, 29 families in one of those communities, in Cua Nam Ward, decided to propose to redevelop their housing themselves. The plans they developed, with help from the community architects, included widening the lanes, laying drains and rebuilding their small houses in an efficient layout of 2-story row-houses on 45m² plots. They used this redevelopment plan, and the availability of housing loans from ACCA, to negotiate with the authorities, which finally agreed to the people's proposal. The project is now finished.



LAUTOKA, FIJI ▶

When the government in Lautoka announced plans to evict about 400 households in 5 fishing communities along the coast, to expand an industrial zone, the community network used its citywide survey as a tool to negotiate a compromise, where some families who depend on fishing would stay in one consolidated area, and 200 families would relocate to a big 10-hectare piece of fully-serviced nearby land being provided by the government, on long-term community lease. The community architects helped the people plan the new layout, and the \$40,000 from ACCA is being used to give housing loans to the first 20 families.



RANGSIT, THAILAND ▶

When the community network in Rangsit surveyed the city, they found 87 communities with insecure land. In the citywide planning process that followed, they divided these communities into those that can negotiate to stay and upgrade *in situ* and those that need to relocate - many to several big tracts of government land they have negotiated to get, on long-term lease. Most of these projects are being financed by CODI, but for poor families who can't get loans or for various finance gaps (like this relocation of riverside squatters at Sang San), they give loans from their citywide network fund, which was set up with seed capital from ACCA.



BHUJ, INDIA ▶

In Bhuj, the citywide federation of women's savings groups now includes groups in 62 slum communities, with 1,000 members. With support from KMVS, Hunnarshala Foundation and \$40,000 from ACCA, a revolving loan fund has been set up for housing improvements, which is managed by the women's savings federation. Families take small housing improvement loans of \$500 - \$800, and usually their projects include building of a toilet and washroom, which most houses lack. So far, 56 families in four communities have taken housing loans, as part of their in-situ community upgrading process, which includes negotiating secure tenure.



MUANG NGOY, LAO PDR ▶

Riverside villagers in Lao PDR are being evicted by the thousands to make way for big dams being built in the government's push to export hydroelectricity. The housing project at Buam Nalay, in the remote Muang Nгой District in northern Lao, is an attempt to show a more humane, more collaborative and more people-driven alternative to these impoverishing evictions. 92 poor farming families, from 3 villages scheduled to be submerged by a dam, have been resettled to 16 hectares of free government land nearby. The ACCA funds are being used to develop basic services and housing improvements.



KARACHI, PAKISTAN ▶

With land speculation expanding fast, Karachi's traditional "goth" villages are increasingly targeted for eviction by the government and real estate mafia. The ACCA support has helped OPP-RTI to work with these communities to survey and map their settlements, research land ownership, set up savings groups, develop their infrastructure, improve their houses and advocate for secure tenure with the government. The \$40,000 grant has been used to set up a housing loan fund, which gives small loans to build or repair their houses - especially in cases where people's houses have been unlawfully demolished in the tenure struggle.



GOPALGANJ, BANGLADESH ▶

Bangladesh has many evictions but is perennially short of projects which show a new way of doing things. So this project in Gopalganj is an important milestone. After one of the city's largest slums was evicted for a sports complex, the community worked with the mayor, the UPPR project and with ACHR to develop a collaborative resettlement process in which the government provided the land free, UPPR provided the infrastructure, the community architects helped the people to develop a layout plan and inexpensive house designs, and the community managed and implemented the whole project, which is now underway.



ACCA BIG PROJECTS ON GOVERNMENT LAND :

Tenure terms	City / Country	# households got ACCA loans directly for the project	# households got secure land through the project	GOVERNMENT LAND / BUDGET CONTRIBUTIONS (US\$)			
				Total area of the project land (m2)	Total value of the project land	Other gov. contributions to project	Total gov. contribution to project
1 Free land with title (collective)	Serey Sophoan, Cambodia (1)	33	33	30,000	150,000	23,325	173,325
	Samrong, Cambodia	30	288	1,400,000	1,400,000	7,500	1,407,500
	Preah Sihanouk, Cambodia	29	52	7,100	100,000	213,800	313,000
	Peam Ro Dist, Cambodia	33	33	1,500	50,000	0	50,000
	Kampong Cham, Cambodia (1)	42	42	1,400	10,000	0	10,000
	Siem Reap, Cambodia	60	430	123,000	861,000	200,000	1,061,000
	Kep City, Cambodia	50	186	18,835	725,000	30,000	755,000
	Kendari, Indonesia	55	55	18,000	169,000	61,000	230,000
	Biratnagar, Nepal	51	51	5,418	25,465	0	25,465
	Mandaue, MMVHAI, Philippines	255	311	10,500	122,093	0	122,093
	Mandaue, LTHAI, Philippines	61	269	16,000	186,046	0	186,046
	Digos, Philippines	23	151	20,000	9,302	0	9,302
	Cortez, Bohol, Philippines	506	1,369	250,000	290,000	346,000	636,000
	Tan An, Vietnam	15	15	625	93,750	0	93,750
	Darkhan, Mongolia	10	22	1,008	35,280	0	35,280
SUB TOTAL - 15 PROJECTS		1,235 HH	3,307 HH	1,903,386 m2	4,226,936	880,825	5,107,761
2 Free land with title (individual)	Serey Sophoan, Cambodia (2)	3	387	42,178	3,374,240	15,000	3,389,240
	Svay Raing, Cambodia	18	35	8,650	173,000	28,000	201,000
	Kampong Cham, Cambodia (2)	40	152	20,000	500,000	20,000	520,000
	Koshi, Nepal	19	235	198,536	166,770	2,000	168,770
	Kalaya, Nepal	17	17	1,496	31,422	1,000	32,422
	Uvorkhangai, Mongolia	8	8	2,900	58,000	20,000	78,000
	Sangthong District, Lao PDR	253	386	160,000	480,000	40,000	520,000
	Sisattanak District, Lao PDR	12	12	1,250	750,000	0	750,000
	Pakse District, Lao PDR	21	121	50,000	100,000	60,000	160,000
	Luang Prabang District, Lao PDR	52	52	10,140	304,200	8,750	312,950
	Muang Ngly District, Lao PDR	92	126	35,880	35,880	0	35,880
	Phongsaly District, Lao PDR	30	100	92,000	138,000	62,225	200,225
SUB TOTAL - 12 PROJECTS		565 HH	1,613 HH	623,030 m2	6,111,512	256,975	6,368,487
3 Free land with title (still negotiating)	Surabaya, Indonesia	633	1,106	43,770	1,573,950	218,750	1,792,700
	Yogyakarta, Indonesia	987	1,693	76,185	1,980,810	14,607	1,995,417
	Nuwara Eliya, Sri Lanka	0	32	4,665	167,940	1,000	168,940
	Bhuj, India (5 communities)	831	22	265,121	15,326,339	0	15,326,339
SUB TOTAL - 4 PROJECTS		2,451 HH	2,853 HH	389,741 m2	19,049,039	234,357	19,283,396
4 Free land with long-term user rights (individual)	Bharatpur, Nepal	31	31	3,108	267,288	2,357	269,645
	Kohalpur, Nepal	30	320	74,880	1,895,362	0	1,895,362
	Ratnanagar, Nepal	35	54	3,560	498,400	13,571	511,971
	Dharan, Nepal	25	43	6,596	1,668,788	20,000	1,688,788
	Antique, Philippines	20	151	25,000	116,250	34,420	150,670
	Erdenet, Mongolia	10	10	7,500	112,500	0	112,500
SUB TOTAL - 6 PROJECTS		151 HH	609 HH	120,644 m2	4,558,588	70,348	4,628,936
5 Long-term nominal lease (collective)	Suva, Fiji	3	862	40,468	5,000,000	100,000	5,100,000
	Lautoka, Fiji	20	200	970,124	100,000	40,000	140,000
	Lami, Fiji	67	500	514,350	150,000	70,000	220,000
	Sigatoka, Fiji	50	450	161,874	100,000	25,000	125,000
	Nasinu, Fiji	169	566	80,937	200,000	30,000	230,000
	Nadi, Fiji	0	136	161,874	40,000	40,000	80,000
	Bang Khen District, Thailand	26	3,000	1,700	1,020,000	0	1,020,000
	Hua Hin, Thailand	41	378	4,051	2,207,795	0	2,207,795
	Gopalganj, Bangladesh	70	346	16,800	420,000	17,156	437,156
SUB TOTAL - 9 PROJECTS		446 HH	6,438 HH	1,952,178 m2	9,237,795	322,156	9,559,951
6 Long-term nominal lease (individual)	Kilinochchi, Sri Lanka	0	50	25,000	125,000	0	125,000
	Kalutara, Sri Lanka	0	14	1,400	128,000	0	128,000
	Rangsit, Thailand	30	30	1,950	1,131,500	0	1,131,000
	Chantaburi District, Lao PDR	138	509	10,350	5,175,000	0	5,175,000
	Seekotabong District, Lao PDR	32	84	6,400	3,200,000	0	3,200,000
SUB TOTAL - 5 PROJECTS		200	687 HH	45,100 m2	9,759,000	0	9,759,000
7 People buy the land at subsidized, below-market rates, on installments	Rodriguez, Philippines	27	97	10,600	39,750	5,000	44,750
	Sorsogon, Philippines	17	109	10,300	128,750	302,325	431,075
	Baseco fire area, Manila, Philippines	181	500	29,077	4,000,000	1,721,628	5,721,628
	Quezon City (HPFP), Philippines	18	58	2,438	102,054	0	102,054
	Davao, Philippines	45	45	3,600	16,640	2,464	19,104
	Quezon City (FDUP), Philippines (1)	12	50	2,490	83,170	0	83,170
	Quezon City (FDUP), Philippines (2)	16	58	2,991	140,577	0	140,577
	Vinh, Vietnam	29	29	1,678	2,684,800	350	2,685,150
	Hai Duong, Vietnam	29	29	990	1,188,000	0	1,188,000
	Viet Tri, Vietnam	12	22	1,496	523,600	0	523,600
	Tam Ky, Vietnam	32	32	2,040	306,000	0	306,000
	Soc Trang, Vietnam	40	40	2,259	56,475	89,761	146,236
	Ca Mau, Vietnam	40	40	2,400	60,000	0	60,000
SUB TOTAL 13 PROJECTS		498 HH	1,109 HH	72,359 m2	9,329,816	2,121,528	11,451,344
TOTAL 64 PROJECTS (64 ACCA big projects on government land)		5,564 HH	16,616 HH	5,106,438 m2 (510.6 ha)	\$62,272,686	\$3,886,189	\$66,158,875

TENURE DEALS : How governments give land for housing

1

FREE LAND WITH TITLE (COLLECTIVE) EXAMPLE : SEREY SOPHOAN, CAMBODIA

After city-wide surveying, prioritizing and negotiating, the community network and municipality agreed on the communities in most urgent need of more secure housing, which included the small riverside squatter settlement at Monorom. A good piece of land for relocation was identified just 1.5kms away, which the provincial government agreed to buy and give to the 33 households free, under a community land title (the first in Cambodia!). The 30,000m² of farmland cost \$150,000, and the provincial government bought it using its "Social Land Concession" Program, which is a kind of social cross-subsidy which channels a portion of funds from private sector developers doing larger real-estate projects in the city (mostly on government land concessions) into buying land for housing the poor in the city.



2

FREE LAND WITH TITLE (INDIVIDUAL) EXAMPLE : MANDAUE, PHILIPPINES

In the Philippines, the sad fact of most poor people's housing projects - even those run by the government - is that the people have to pay for everything themselves: the land, the infrastructure and the houses, without much help from anyone. That's why the MMVHAI project in Mandaue, which is being implemented by the Homeless People's Federation, is so important. This is one of the first cases in the country of public land being given free to the squatters who occupy it (1,600 households, divided into 11 communities). But since this valuable inner-city land was granted in 1992, subsequent mayors keep trying to snatch it back. And so the ACCA-supported project to develop a legal subdivision plan and rebuild one of those communities (on 10,500 m²) is an important step in the people's push for their long overdue land titles.



3

FREE LAND WITH TITLE (STILL UNDER NEGOTIATION) EXAMPLE : STREN KALI NETWORK, SURABAYA, INDONESIA

The riverside communities in Surabaya have been campaigning for years for the right to stay on the land where they had been living for generations (some paying land rent to the city and some squatting). In 2007, their negotiations with the city, provincial and national governments finally persuaded the city council to pass a by-law which grants long-term user rights to these communities, as long as they upgrade their settlements within five years (which they are doing, with ACCA support). The 6 communities in the network (total 1,106 households) occupy 43,770 sq. mts. of public land right in the heart of Surabaya, worth \$1.57 million at current market rates. But there are still forces in the city trying to nix the bylaw and evict them, so their struggle for more secure land tenure rights is not over yet.



4

LONG-TERM NOMINAL LAND LEASE (COLLECTIVE) EXAMPLE : NONG DUANG THUNG, VIENTIANE, LAO PDR

Nong Duang Thung is a vulnerable squatter community in the center of Vientiane, on government land, in an area that is very quickly being leased out and developed by foreign investors with apartment blocks and commercial developments. The upgrading project at Nong Duang Thung (84 households) is a very important breakthrough for the country, because it is the first case in Lao PDR of an urban poor community being able to negotiate with the government to secure their land on a long-term lease (at nominal rent) and then implement their own project to upgrade *in-situ* (on 6,400m² of land, worth \$640,000). The project demonstrates that upgrading the poor's housing and infrastructure on the same site is possible and is a reasonable alternative to eviction and relocation outside the city.



5

LONG-TERM NOMINAL LAND LEASE (INDIVIDUAL) EXAMPLE : RANGSIT, THAILAND

In Thailand, huge amounts of vacant land in cities falls under the control of many different departments, some more open than others about leasing it to poor communities for housing projects. But after 8 years of the Baan Mankong community upgrading program, more public land-owners are now allowing communities to develop housing projects on their land, mostly on long-term leases (usually 30 years, renewable) to either community cooperatives or to individual households, most at a nominal rent of about 2 Baht per square meter per month (which works out to about \$3 or \$4 per unit). With just \$20,000 from ACCA for their new Rangsit City Development Fund, 30 families in the Famai Sivalee Community were able to negotiate 1,500 sq. mt. of public land worth \$875,500 for their housing, on long-term lease (individual).



6

FREE LAND WITH LONG-TERM USER RIGHTS (INDIVIDUAL) EXAMPLE : BHARATPUR, NEPAL

Salyani is the first-ever community-led housing and settlement upgrading project in Bharatpur, and the city's first case of a squatter community getting secure land tenure *in-situ*. The project has been an important breakthrough and a learning opportunity for the whole city. The 31 families in Salyani, mostly very poor laborers, were originally resettled on this strip of public land (3,108m²) by the government in 2004, after being evicted from other settlements near municipal drains and the river. But they got no formal tenure documents, and the possibility of eviction still loomed. But once the ACCA project started here and things got going in Bharatpur, the people were able to negotiate long-term user rights to the land (worth \$266,400) from the Forestry Department, with help from their supportive CEO-mayor.



7

PEOPLE BUY LAND AT A SUBSIDIZED RATE EXAMPLE : BASECO in MANILA, PHILIPPINES

Baseco is a huge slum of 8,700 households on 49 hectares of public land in Manila. In 2002, Baseco was "proclaimed" by the President as a social housing project, clearing the way for its residents to purchase the land they now occupy. But first they have to form homeowners associations, survey the land, subdivide the land according to NHA minimum norms and reblock according to those plans. Only then can they contract to buy the land, on installments over 10 years, at affordable, below-market rates. It's a long process and most communities on "proclamation" land never get that far. So the UPA's project to help 500 families in a burned-down area of Baseco to survey, subdivide, reblock their land and build new houses is a big step towards being able to buy their land, which is worth \$4 million.



8

GOVERNMENT NEGOTIATES FREE PRIVATE LAND EXAMPLE : MAKASSAR, INDONESIA

The big project in Makassar makes a good illustration of another way governments can help the poor get land for their housing, even if it's not actually on government land (and so not included in our list). The 40 poor families in Kampong Pisang were threatened with eviction from the 3.7 hectares of swampy marginal land they'd been squatting on, after the municipality declared the area a "business development zone" and land values skyrocketed. But with some strategic mediation by the mayor, a land-sharing deal was reached in which the people returned most of the land to the owner to develop commercially, but kept 7,000m² (which the land-owner has agreed to give them free and is worth US\$ 1-2 million) for their housing. The ACCA funds provide housing loans and the municipality is providing the infrastructure.



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 November 2012, a total of 30 community-driven disaster rehabilitation projects had been approved, in 10 countries: Cambodia (1 project), Nepal (1 project), Burma (3 projects), Philippines (7 projects), Vietnam (3 projects), Sri Lanka (1 project), Thailand (1 project), Pakistan (1 project) and Japan (1 project). These 17 projects - which are all quite different - tell us something crucial about the role of the ACCA Program, and show how many interesting and 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. Here are 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.





▲ During the housing design workshop in the Salyani community, in Bharatpur, Nepal, in May 2009.



▲ During the big regional gathering of community architects, at Chiang Mai, Thailand, in June 2010.



▲ Planning the new community at Mandartola with the people in Gopalganj, Bangladesh, in June 2011.



▲ The bamboo construction workshop in the Matina Crossing Community in Davao, Philippines, in January 2011.

After years of hibernation, ACHR's regional program of support to young professionals has come back to life, thanks partly to an infusion of support from the Rockefeller Foundation, partly to the many new projects being implemented with ACCA support, and partly to the energy and enthusiasm of two young Thai architects, Chawanad Luansang ("Nad") and Supawut Boonmahathanakorn ("Tee"), who are now helping to coordinate the involvement of community architects in the housing and upgrading projects being implemented around Asia - both under the ACCA Program and otherwise. The Rockefeller grant is now finished, but ACHR is negotiating another year's support, and in the mean time, many of the regional community architects activities are being supported by ACCA. Here are some notes from Nad and Tee about the process :

TECHNICAL SUPPORT FOR A COMMUNITY-DRIVEN DESIGN PROCESS

When we talk about doing city-wide slum upgrading in the whole Asia region, we need lots of architects, para-architects and experienced community-based builders to work with people in hundreds of communities and to help them develop and implement their upgrading plans, in a big way. We have been trying in different ways to link with groups of young architects and professionals in various countries and to help them work with communities - on both the ACCA-supported upgrading and housing projects and on other community initiatives. The movement is becoming quite active now, and a lot of things have been happening over the past two years or so, as more and more countries open up this process. Of the 15 Asian countries involved in the ACCA Program so far, twelve have active groups of community architects now: Thailand, Lao PDR, Cambodia, Vietnam, Myanmar, Indonesia, Philippines, Fiji, Nepal, Mongolia, India and China. So far, we have focused our work on four activities to support, strengthen and expand this community architecture movement in Asia :

- 1 Building groups of local architects to work with people, in each country.** Many countries don't have groups of local community architects to work with the communities yet. So in some countries, we have assisted by organizing pilot community-upgrading and housing design workshops that are tied to actual projects, with support from the local NGOs (in Nepal, Lao PDR, Myanmar, Fiji and Penang). An important part of these projects is linking with faculties of architecture and young professional people in that place, and inviting them to participate in these projects and to learn how to work with communities. After that, we try to support the young people to keep working with the communities.
- 2 Organizing training seminars and lectures :** In several countries, we have given lectures at architecture faculties (in Vietnam, Mongolia, Lao PDR) and organized hands-on training seminars with students, young professionals and community people about how to work with communities, to support a community-driven housing design process (in Lao PDR, Cambodia, Myanmar, Nepal, Fiji and the Philippines). This is not just to develop technical support skills, but to show these young people how to make communities become the designers and technicians of a design process which belongs to people (community design workshops in Vientiane, Phnom Penh and Yangon; earth-block making workshops in Vinh, Phnom Penh and Ulaanbaatar; a community mapping workshop in Fiji, a bamboo construction workshop in Davao and a slum-upgrading architectural competition in Surabaya. We're now planning a big regional mapping workshop in Karachi.).
- 3 Building a regional network of community architects in Asia,** to share their experiences, share their knowledge and assist each other in different ways. In June 2010, we organized a 5-day regional gathering of 100 community architects and community builders in Chiang Mai, which gave a chance for all these groups to meet, present their work, compare notes and begin to set joint plans as a regional network of community architects. (*Full transcripts of the interesting presentations at this meeting can be downloaded from the ACHR website.*) Many of these groups also travel to join in the design workshops and training seminars in other countries. One of the first activities of this new regional network (which was officially inaugurated in Chiang Mai) has been to support fledgling community architect groups in each country with small seed funds of \$5,000 per country. So far, community architecture groups in nine countries have received this support and are using it in a variety of ways to initiate pilot projects with communities or to build their own national community architects networks. In some countries, these groups already existed (as in the Philippines, Cambodia, Pakistan, Indonesia and Vietnam) and in some countries they are just getting started (as in Lao PDR, Myanmar, Fiji and Mongolia). These groups can include young architects, architecture students and professors, engineers, planners and community builders.
- 4 Sharing experiences :** We are also working to document the work of community architects around Asia and to help disseminate their stories, experiences and ideas through various media, including publications (a book on community architecture work by key groups around the region and a series of handbooks on mapping and community planning have already been published, and another handbook on the poor in historical cities is now in process), documentary films about the work of community architects, and the setting up of a regional community architects blog / website.

“ I think it is very important for community people to have a space to share their ideas and to exchange the knowledge about houses and settlement planning which they already possess, and to visualize what can happen in the future when they think and plan together - as a community rather than only as separate households. The question for architects is what kind of design process can bring people in a community into this kind of dialogue and can create consensus about what form they would like their community to take? And how can professionals like us facilitate this kind of discussion? ” (Chawanad Luansang)



A NEW REGIONAL PLATFORM FOR ASIA'S URBAN POOR COMMUNITY MOVEMENTS

One of the most exciting developments of the past year has been the emergence of a new initiative to bring together Asia's urban poor community networks and organizations into a new region-wide platform of sharing, linking, learning and support. In a development process dominated by professionals, even a program like ACCA, which is trying to build more equal working relationships between the poor and their support professionals and local governments, the poor can sometimes find their primary voice being drowned out by their more talkative and more confident professional partners. The launching of the Urban Poor Coalition Asia (UPCA) is an attempt to remedy this imbalance and to create a new space for the urban poor - at community, local, national and regional levels - to strengthen themselves, support each other, and bring their voices and ideas with greater strength into making the ACCA Program a better tool to support their own change process.

When we talk about *supply-driven* processes, we mean processes which start from the system and go down. These are the systems which overwhelmingly govern the world we live in and which characterize most development interventions. They are the systems we professionals are most comfortable with, and the ones we almost automatically fall into when doing things. But *demand-driven* processes reverse that conventional system by starting with the poor people on the ground - with their voices, their realities, their needs, their systems and their initiatives - and then going up. We talk a lot in ACCA about concepts like structural change and a citywide approach, but these abstract concepts may not have much meaning for community people initially. But when the poor come together to survey all the slums in their city, see what kinds of problems different settlements face, and then decide who should do some upgrading projects first, those very concrete activities of surveying, understanding and prioritizing are ways of bringing those big concepts down to the ground, through action, through projects, through concrete activities. Doing practical concrete things is the best way to reach down to the very roots of the community process, to get people organized, involved and active. And that is the real substance of the new Urban Poor Coalition Asia: not just a committee of super community leaders flying here and there, but a new way of using the combined strength and experience of the region's urban poor organizations to help make the community action process in each country stronger.

UPCA fund :

First \$6,000 loan capital comes from Asia's urban poor . . .

Before the UPCA launch in the Philippines, an idea was floated of setting up a fund, which the UPCA would manage, as a symbol of collaboration and solidarity between the region's urban poor groups. The idea was that the fund would belong to poor community groups in Asia, would support their housing, land acquisition, upgrading and livelihood initiatives, and would help make their ongoing community process stronger, wider and clearer, with better negotiation power.

Instead of just talking, though, several community networks began gathering contributions from their savings members and brought fat envelopes of cash with them to the Philippines, to put in the collection box that was passed around during the meeting. The US\$5,622 that was collected may not be a huge sum, but it was symbolic because this seed capital for the new fund came entirely from the pockets of poor people around Asia - not from any donor or government.

That was just the start, but the idea has been to make participation in this fund something active, that all the groups in all the countries can take part in and contribute to. Later, it was agreed that a sum of US\$100,000 still available in the ACCA Regional Loan Fund would be added to this, for the UPCA coalition to manage collectively.

UPCA LAUNCH IN QUEZON CITY : The new coalition was launched in a big regional workshop and community fair in Quezon City, in March 2012. The four-day event was hosted by the Philippines Homeless People's Federation and brought together about 60 urban poor community representatives from 11 countries and another 1,000 from around the Philippines. To start with something concrete, the workshop began with field visits to five different cities, where the groups visited community-driven housing and upgrading projects, talked with the communities and local governments and exchanged ideas. Back in Quezon City, the groups from all 12 countries presented their community-driven development processes back home, discussed the new coalition, talked about issues, set some initial plans and elected a management committee to facilitate the UPCA process for the first year or two (which includes community leaders from 5 countries: Thailand, Philippines, Vietnam, Sri Lanka and Cambodia).

DECLARATION BY ASIA'S URBAN POOR COMMUNITIES : Any new movement needs to have a declaration, of course, and the UPCA's workshop launch culminated in a festive reading out of UPCA's own "*Declaration of Commitment and Action*." Afterwards, the declaration was signed by everyone in the hall, including the Mayor of Quezon City, the Secretary for the Department of the Interior and Local Government, and the president of the Social Housing Finance Corporation, who pledged their support for this new people-driven development. (the full text of the declaration can be downloaded from the ACHR website)

DIALOGUE WITH KEY DEVELOPMENT AGENCIES : One of the interesting parts of the UPCA launch event was a series of meetings that were organized with five international development agencies, in which the urban poor organizations met with key people in these agencies, introduced the new UPCA process and discussed possible collaborations. The meetings with World Bank, ADB, CDIA, UN-Habitat and Habitat for Humanity were a first step in building a new, friendly political space for the real "experts" on poverty - the urban poor themselves - to dialogue with these agencies that are tasked with alleviating poverty, but on their own have not been able to deliver the kind of change that's really needed in Asian cities. (Reports also available from ACHR website)

NEXT STEPS FOR UPCA : In the months since the launch event, the community networks in each country have been spreading around word about this new coalition and the UPCA Fund, and discussing how they would like this regional grassroots platform and support system to assist their local process. The UPCA's management committee has met twice since then: once in Serey Sophoan, Cambodia (June 2012) and in Chum Phae, Thailand (December 2012). The next big regional UPCA meeting will take place in February 2013, alongside the ACHR Regional Meeting in Bangkok.





VIETNAM :

Collective housing redevelopment standards are changed.

Thousands of poor families living in ramshackle old social housing in Vietnamese cities are being pushed out of their houses as their neighborhoods are redeveloped to make them more "modern". But the ACCA housing project in Vinh has demonstrated a powerful new people-driven redevelopment model in which nobody gets evicted.

As a direct result of this project, the local government has changed its policy on redeveloping the city's run-down collective housing. Before, the people were mostly evicted and redevelopment was done by contractors, to a set of standards which even those who remained couldn't afford. Now the communities can rebuild their own housing and infrastructure themselves and get land title. And everything is much cheaper - *and the houses are beautiful.*

Now in that same city, two similar housing projects are underway and more are planned. With ACVN acting as intermediary and bringing this knowledge into a larger platform of cities, other cities are seeing this innovation and realizing that they don't have to evict people! Now the same thing is happening in Hai Duong.

The big question is always how to translate real action in city-wide upgrading by communities on the ground into changes in policy? Policies which allow this kind of people-driven slum upgrading to be sustained, scaled-up and institutionalized, as part of a larger structural change process in these countries? During the three years of ACCA, we have already begun to see some changes at the policy level in several countries which are making room for this new alternative people-driven model :

1 CAMBODIA : New national housing policy and free land for the poor.

In almost all of the ACCA cities, the government is providing free land for the housing projects (both relocation and on-site), and this has become the norm now. At national level, a new housing policy has been adopted which is based on the citywide, community-driven and partnership-based community upgrading strategies that have been developed by the CDF and the National Savings Network.

2 INDONESIA : Political support for people-driven housing in 4 cities.

In Makassar, Surabaya, Yogyakarta and Kendari, the urban poor networks have negotiated big breakthroughs in free land for housing, government support for infrastructure upgrading and permission to upgrade riverside settlements in-situ.

3 NEPAL : Political support for city development funds.

The CDF concept, which was piloted in Kathmandu, has now spread to seven cities, with local governments in four of those cities contributing money to the funds and free land.

4 KOREA : Breakthroughs for "vinyl house" squatter communities,

which have won the right to house registration (which is necessary to access various government entitlements like schools, health-care and services), and the network in Seoul is negotiating with the new mayor to implement a people-managed housing process as a new alternative to the developer-driven public housing model.

5 PHILIPPINES : Free land to squatters, for the first time.

In Mandaue, the first case ever of public land being given free to the communities who'd been squatting on that land. Several other cases of free land for housing have followed.

6 PHILIPPINES : First housing board set up in Quezon City,

in which the citywide urban poor coalition is represented on the board which oversees city budgeting, urban development and land use planning.

7 PHILIPPINES : City Shelter Code enacted in Iligan City,

which provides a legal framework for the urban poor to take part in city government decisions on issues of housing and land tenure, and creates a provision for housing and resettlement allocation in the local government budget.

8 PHILIPPINES : The poor help write Kidapawan's City Shelter Plan.

The Homeless People's Federation has also persuaded the city to allocate a portion of its annual budget to support self-help land acquisition, site development and housing projects of the urban poor - especially families living in high-risk areas.

9 FIJI : National MOU to do city-wide upgrading in 15 cities.

ACHR has signed an MOU with the the Ministry of Local Government and Housing and the People's Community Network to jointly do citywide upgrading in 15 cities in Fiji. This partnership has already yielded big tracts of public land for housing 2,794 poor families in six of the seven ACCA cities - an astonishing 290 hectares of land.

10 THAILAND : The city fund movement takes off.

The ACCA projects which helped to pilot new city-based development funds in a few cities has helped to ignite a city-fund movement in the country, where there were never any city funds before, only the national CODI fund. City-based funds are now being operated by community networks in over 200 cities, and the number is growing fast.

11 LAO PDR : First government land leases to urban squatters.

In a country with no history of any community housing projects and no alternatives to eviction, the ACCA housing projects have set a new alternative, in which on-site upgrading is done by the communities themselves and the government provides the secure land. These projects are the first cases of squatter communities being given long-term leases to the valuable public land they already occupy.

12 PAKISTAN : Land titles for 997 "goth" settlements in Karachi :

The OPP-RTI has worked with these traditional agricultural communities on the outskirts of Karachi to map and improve their settlements, as a strategy to defend themselves against eviction by the developers, and the government has approved land titles and budget for trunk infrastructure for 977 of the total 1,800 goth settlements.





The ACCA Program is all about finance and how that finance can be used to allow poor communities around the region to start moving right away, with as little fuss or bureaucracy as possible.

The total budget for the three-year ACCA Program is US\$ 11 million (\$7 million under the original contract and another \$4 million under an additional contract). The budget for the ACCA Program's activities is transferred to ACHR from IIED (which has agreed to act as a conduit for the funds from the Bill & Melinda Gates Foundation) every 6 months, after submitting six-monthly financial reports. A total of five budget transfers were made to ACHR between November 2008 and November 2010, bringing the total amount transferred to ACHR to US\$ 5,209,370.03. Within that two-year period, a total amount of \$6,279,420 had been approved for various program elements, and \$4,421,418 had been disbursed to groups in 15 countries.

The ACCA program is all about finance and how that finance can be used to allow poor communities around the region to start moving right away, with as little fuss or bureaucracy as possible. In order to make the systems for managing the ACCA finances as simple and clear and open as possible to everyone, a few important strategies have been adopted in how the program's finances are managed :

1 THE MONEY GOES DIRECTLY TO THE PEOPLE. Most of the ACCA budget is for community activities, and most of those activities are "hardware" - big housing project and small upgrading projects. This is among the rare development finance that goes directly into the hands of the poor. It may seem like small money, but for communities it's big, because in most cases, they've never before been given the chance to manage - or even to touch! - money for their own development. This modest budget allows communities in a city to wake up, plan together and strategize how to stretch that money to do as much as possible. And more important than the amount is the city-wide and people-driven direction of that money: poor communities have to come together, they have to sit with the city, they have to survey and get information about their settlements, they have to start saving, they have to develop plans, they have to make a city fund. That small amount of money from ACCA (maximum \$58,000 per city!) is leading all these important developments, and by doing so, it is pulling poor people out of the trap of isolated projects in isolated communities and into the real politics of change in their cities.

2 THE MONEY STAYS IN THE CITY AND KEEPS GROWING. The big project funds from ACCA come with the condition that the money be used as a loan to the community, so the repayments help to seed a new urban poor fund in the city, or add power and lending capital to whatever community fund already exists in that city. In some countries (Vietnam, Cambodia, Philippines and Indonesia), thrifty groups have decided to use the small project funds as loans also, and revolve that money in order to further build up their city funds, to support more upgrading projects. In these ways, the big and small project budgets help build a communal asset which belongs to all the poor communities in the city - an asset which does not go away when the project is finished, but keeps growing, keeps on revolving and keeps on helping communities.

3 USING EASY MONEY TO LOOSEN DIFFICULT PROCESSES ON THE GROUND. The budget allocations from ACCA are fixed by low ceilings, but the groups are free to manage them with a great deal of flexibility and creativity. The idea is that these small grants to support a community's needs should be used strategically to trigger bigger things within the city (where things are much more difficult): to build up poor people's confidence and wake up their "sleeping army" into an active force, to unlock difficult local money and land resources that have been unavailable, to transform difficult relationships into working partnerships. The ACCA money is fairly easy, but that easiness can make all that difficult stuff start moving.

4 MOST OF THE MONEY GOES TO PROJECTS ON THE GROUND, NOT TO ADMINISTRATION. The ACCA Program is a tool designed to add to a group's existing process and help it change, but its emphasis on community activities means there isn't much potential for program funds to be used to cover the local group's core administrative costs. But the program does provide a budget of \$3,000 per city for city-level activities (surveys, promoting savings, meetings, exchanges) and \$10,000 per country for national activities (national meetings, coordination, exchanges, small workshops, linking with government, advocacy). These lump sum amounts give the implementing groups more freedom to decide what they would like to do with that money. In only a few cases are ACCA funds being used to cover some extra national coordination costs (in Vietnam, Mongolia, Lao PDR and Cambodia).

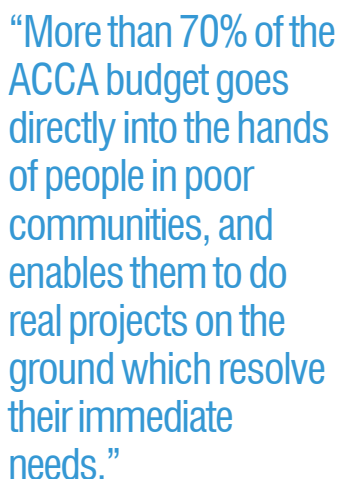
ACCA Budget :

Total budget approved for the ACCA Program (2009 - 2011) :

- Original budget approved in November 2008 :
US\$ 7 Million
(for Nov. 2008 - Oct. 2011)
- Additional budget approved in November 2009 :
US\$ 4 million
(for Nov. 2009 - Oct. 2011)
- Total ACCA Program Budget :
US\$ 11 million

ACCA Program's overall budget breakdown (2008 - 2011) (all figures in US\$)

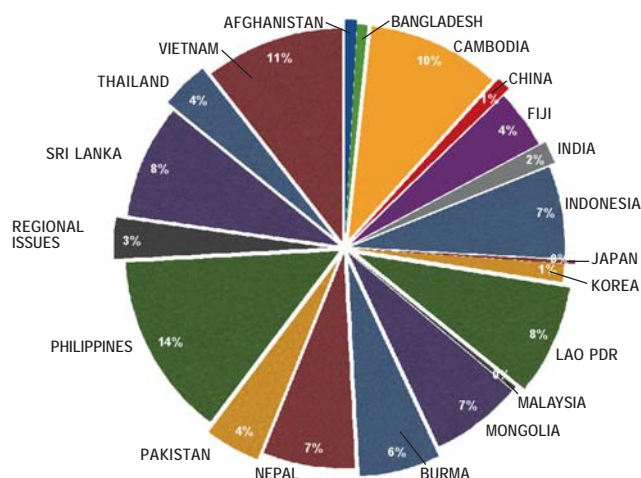
ACCA Project elements	1st contract	2nd contract	Total budget	% of total program budget	
1. Small projects	1,500,000	1,000,000	2.5 million	22.7%	} 59.1%
2. Big projects	2,000,000	2,000,000	4 million	36.4%	
3. Community savings and funds	400,000	0	0.4 million	3.6%	} 10.8%
4. Understanding cities	300,000	0	0.3 million	2.7%	
5. Disaster rehabilitation	300,000	200,000	0.5 million	4.5%	} 21.3%
6. City and national processes	1,150,000	700,000	1.85 million	16.8%	
7. Regional strengthening	500,000	0	0.5 million	4.5%	
8. ACHR admin and coordination	500,000	50,000	0.55 million	5 %	
9. International coordination (IIED)	350,000	50,000	0.4 million	3.6%	
TOTAL	7,000,000	4,000,000	11 million	100%	
Total budget managed by ACHR	6,650,000	3,950,000	10.6 million	96%	



Funding Source	Percentage
Big Housing Projects	37%
Small Upgrading Projects	21%
Regional Admin and Coordination	8%
Regional Strengthening	12%
Other City and National Activities	5%
National Support	4%
City Process Support	4%
Disaster Rehabilitation Support	4%
Understanding Asian Cities Research	3%
Community and Savings Funds	3%

This diagram at left shows how the ACCA Program budget has been spent, with about 71% of it going directly into the hands of poor people, enabling them to do real housing and upgrading projects on the ground. Another 21% of the budget goes to capacity-building activities, and only 8% goes to administration and coordination (ACHR and IIED). These figures are in sharp contrast to the budgets of most expensive and top-heavy international development projects, where management and overhead costs eat up 30% to 50% of project budgets, and only a pittance actually makes its way into the hands of the poor. We have maintained these proportions throughout the program.

This diagram at right shows how the ACCA budget has been used in different countries. It's clear that energetic groups in some countries are incorporating the tools the ACCA Program offers into their active change processes and taking full and swift advantage of the program, with lots of projects. Others are slower to start. It all depends on how ready the groups are to recognize the program's opportunities and to make use of them in their own creative ways. The program has been open to the whole Asia region from day one: any groups which understand how to make use of it can propose activities to ACCA and move ahead.



(all figures in US\$)

Asian Coalition for Housing Rights

ASSESSING ACCA

A NEW KIND OF HORIZONTAL, PEOPLE-DRIVEN ASSESSMENT :

A striking part of the ACCA Program's implementation has been the assessment process, in which we have been trying to build a new, intense and horizontal system for comparing, assessing, learning from and refining the ACCA projects in different countries. All the participants in these assessment visits are actively involved in their own ACCA projects, and they come with all kinds of questions, doubts, problems and ideas. Suddenly they're in another country, seeing other poor community people doing projects also - some similar, some different. Some of the things they see they may be critical about, and other things they will learn from and be so inspired by they'll take the idea back home. In these ways, besides helping adjust and correct problems in the implementation process in various cities, the assessment trips are opening up a big new space for learning and sharing across Asia, and helping to expand the range of what community people see is possible. This is not an assessment process that comes only at the end of projects, but happens constantly, and most of the projects being visited are still messily *in process*! The objective is not to assess the neatly finished project, but to bring a rich element of communal learning and communal adjusting and sharing into the process of implementation - as it happens.

two-way learning . . .

In the modern development world, projects are usually assessed by high-level professionals or academics from outside, who are hired to fly in for a couple of days, put you through their x-ray to measure the worthiness of the work you are doing, according to all the prevailing development theories, pronounce judgment on that work and then fly home again. Most of the time, that kind of external x-ray of an internal process ends up missing most of the real substance and the real qualities of a complex, community-driven development process, which these high-flyers from far away usually can't understand.

We're trying to change that model of assessment, and turn it into a more horizontal process, in which it is community people, their partner NGOs and sometimes even a few supportive government officials (all of whom are actively involved in implementing their own ACCA projects back home - none of them are armchair observers!) who take on the task of assessing the work of their peers in the region.

As they visit each other, see each other's projects, talk with each other and travel together, they advise each other, learn from each other's mistakes and breakthroughs and help each other to make their process stronger. And what actually happens is that in the process of assessing others, these active groups are assessing themselves too. So the ACCA assessment process works in two-ways, with lots of learning on both sides.

1 PHILIPPINES (January 24 - 29, 2010) On this first assessment trip, we visited eight projects being implemented by five different groups in six cities around the country, traveling by van, airplane and even overnight ferry! The 35 team members (17 from other countries and 18 from the Philippines) visited projects in Manila, Navotas, Quezon City, Iligan, Mandaue, and ended up in the city of Iloilo, where the group visited the citywide upgrading process that was one of the inspirations for the ACCA Program.

2 VIETNAM (April 2-6, 2010) On this second assessment trip, the team of 42 people (22 from 7 other countries and 20 from Vietnam) visited ACCA projects in four cities (Viet Tri, Vinh, Hai Duong and Lang Son). All those projects are being implemented by the CDF / community savings networks in those cities, with support from the Associated Cities of Vietnam (ACVN), the National Women's Union and the NGO ENDA-Vietnam.

3 MONGOLIA (July 24-29, 2010) This was the third assessment trip, and the 43 people in the group (13 from other countries and 30 Mongolians) travelled by train and bus across this vast and almost empty country to visit big and small ACCA projects being implemented in four cities (Ulaanbaatar, Tunkhel Village, Dharkan and Bayanchandmani). These ACCA projects are all being implemented by small savings groups in the informal "Ger areas", with support from two Mongolian NGOs (the Urban Development Resource Center and the Center for Housing Rights and Development).

4 CAMBODIA (September 14-17, 2010) Our hosts in Cambodia (the National Community Savings Network and the UPDF) organized this fourth assessment trip a little differently, dividing the large group of visitors from six countries into three groups. One group visited ACCA projects in the northern cities of Serey Sophoan, Samrong and Siem Reap, and another group visited projects in the southern coastal cities of Khemara Phoumin and Preah Sihanouk. The third group visited the Southwestern cities of Bavet, Peam Ro District and Kampong Cham. All three groups then converged in Phnom Penh at the end for a reflection session on the trip.

5 NEPAL (November 22-25, 2010) During this fifth assessment trip, the 56 participants (including 27 visitors from other countries and 29 Nepalis) visited ACCA projects in only two cities (Bharatpur and Birgunj), and returned to Kathmandu afterwards for a reflection session. The ACCA projects in Nepal are all being implemented by community federations and Women's Savings Cooperatives in those cities, with support from the NGO Lumanti.

6 SRI LANKA (April 26-29, 2011) During this four-day assessment, the 125 participants (including 25 from other countries and 100 Sri Lankans) visited Women's Bank savings groups and ACCA projects in two cities together (Colombo and Moratuwa) and then two more cities in smaller separate groups (Galle and Nuwara Eliya). The visits ended with a half-day summary and reflection on the ACCA process in Sri Lanka back in Colombo, and another half-day discussion about the ACCA process in Sri Lanka with government officials and mayors from several of the ACCA cities. The assessment visit was jointly hosted and coordinated by the Colombo-based NGO Sevanatha and the national Women's Co-op savings movement.



SPREADING AROUND THE WORD OF CITYWIDE UPGRADING

ACHR continues to document the ongoing ACCA and citywide upgrading process in Asia through a variety of reports, articles, books, publications, posters, video films and other documents which describe different aspects of the citywide and community-driven slum upgrading movement that has taken off in Asia - some with and some without support from the ACCA Program. Most of these documents can be downloaded from the ACHR website (www.achr.net). For copies of the video films and printed books and publications, please contact ACHR.

MEETING REPORTS : Reports have been prepared which document all 15 of the ACCA committee meetings (which have been held in 13 different cities) and other ACCA-related gatherings held so far. These reports summarize the key points, discussions and agreements and present detailed information about the projects already underway and the new projects being proposed.

FIELD VISIT REPORTS : Illustrated reports have also been prepared which provide detailed accounts of the exposure visits to community-driven, citywide upgrading projects that are in process in several countries and cities: Bharatpur, Nepal (Feb 2009), Iloilo, Philippines (March 2009), Chantaburi, Thailand (April 2009), Seoul, Korea (June 2009), Cambodia (September 2010), Lao PDR (November 2011), Bicol, Philippines (March 2012), Indonesia (July 2012) and Bangladesh (November 2012).

ASSESSMENT TRIP REPORTS : Reports have also been prepared with detailed accounts of the discussions, findings, ideas and suggestions that came out of the six joint ACCA "peer assessment" trips organized so far to six countries: Philippines (Jan 2010), Vietnam (April 2010), Mongolia (July 2010), Cambodia (September 2010), Nepal (November 2010) and Sri Lanka (April 2011).

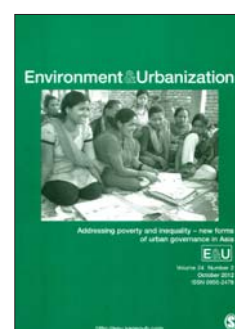
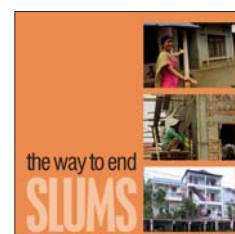
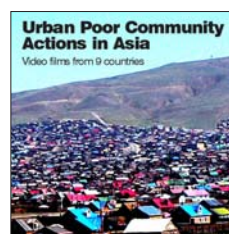
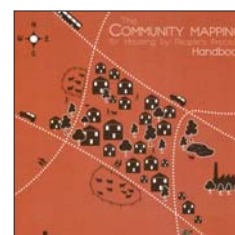
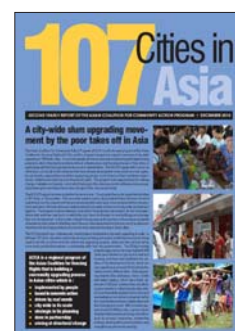
ACCA PROGRAM PROGRESS REPORTS / POSTERS : Published reports include: an ACCA 6-Monthly Progress Report (May 2009); an information brochure about ACCA with profiles of 6 ACCA cities (June 2009); ACCA First-Year Progress Report - "64 Cities" (December 2009); ACCA Second-Year Progress Report - "107 Cities" (December 2010); ACCA Calendars for 2010 and 2011; E-News Bulletins and Updates; Poster sets prepared for exhibitions in various international forums and meetings.

ACADEMIC ARTICLES ON ACCA : The October 2012 issue of "Environment & Urbanization" (the journal of the UK-based International Institute for Environment and Development - IIED), under the theme "Addressing poverty and inequality - new forms of urban governance in Asia" includes seven in-depth articles on different aspects of the ACCA Program: ACCA's overall concepts and performance, community finance, community networks, community architects, peer assessment, change-making by poor people, and "pathways to freedom." These articles were written by the people who are actually involved in these citywide upgrading processes, in collaboration with our friends Diana Mittin and David Satterthwaite at IIED.

COMMUNITY ARCHITECTS : The Asia-wide Community Architects Network (CAN), which links groups of community architects and community builders in 16 countries, has produced a series of publications and handbooks which describe various aspects of a new kind of physical planning process in which the professionals are the facilitators and communities themselves are the designers and builders. "Design with People" and "Let people be the solution" are books which describe the work of community architects in Asia, including community and citywide mapping, settlement upgrading, comprehensive site planning, community builders training, engaging with academic institutions and sharing knowledge. CAN has also produced handbooks on community mapping and comprehensive site planning. For copies of these publications or more information, please contact ACHR or CAN's regional coordinator Tee at: architect_once@hotmail.com

VIDEO FILMS : ACHR has put together two DVD compilations of video films that have been produced by groups around Asia, with support from the Rockefeller Foundation and ACCA (13 films in the first set, and 20 films in the second set). Most of these films document citywide slum upgrading projects that are being implemented by poor communities, with support from ACCA. "The way to end slums" is another 20-minute film that documents the experiences of ACCA-supported citywide upgrading in three cities (Bharatpur, Vinh and Bangkok), and was produced by Brenda Kelly and Trish Connolly of Uncommon Media, a London-based film company with a long experience producing documentaries on social issues with the BBC. This lively short film can now be watched on YouTube: <http://www.youtube.com/watch?v=fnFSR3phLFO>

SEMINAR / EXHIBITIONS : ACHR brought the message of citywide and people-driven slum upgrading to the World Urban Forum in Naples, Italy, in September 2012, where we organized a seminar on "Scaling up citywide and community driven slum upgrading" and put up an exhibition of posters which showcased many of the ACCA-supported housing and settlement upgrading projects. A full transcript of the seminar has been printed and can be downloaded from the ACHR website. In January 2012, two ACCA-supported community upgrading projects in Bangkok and Metro Manila were featured in an exhibition called "Design with the Other 90%" at the Smithsonian Institution's National Museum of Design in New York City. After its launch at the United Nations headquarters, the exhibition is now traveling to cities around the USA.





Citywide upgrading is POSSIBLE

The Asian Coalition for Community Action Program (ACCA) has now finished it's third year. 165 Asian cities in 19 countries are now showing that citywide slum upgrading works, when PEOPLE do it.

After three years, the progress and breakthroughs in this region-wide experiment in 165 cities has proved that urban poor communities and their development partners in all these cities are ready to address citywide problems and citywide development together. The ACCA program has demonstrated a new kind of development intervention, for the more open, democratic world we now live in, in which the poor have the freedom to decide things and manage their own development.

1 COMMUNITIES AS THE PRIME SOLUTION-MAKERS : By opening up a big space for people to make change in their lives, communities and cities, ACCA is bringing this largest-of-all development armies to the task of resolving our urban land and housing problems.

2 EMPHASIS ON CONCRETE ACTION : ACCA works on the premise that the best capacity building and the real change happens when communities take direct action to tackle the problems they face.

3 REAL NEEDS AS THE DRIVING FORCE : The ACCA Program gives people in poor communities the tools to do something they need - *right away* - and the urgency of their needs is the program's driving force.

4 CITYWIDE THINKING, CITYWIDE ACTION : To make community upgrading a proactive part of a city politics, it must happen at citywide scale - the scale that's necessary to bring about changes in the deeper political and structural problems which cause poverty and slums in cities.

5 USING THE RESOURCES STRATEGICALLY : The small resources ACCA offers can make a big impact on the city if they are used strategically to create new structural platforms which can allow poor communities to work as equals with others and mainstream community-driven development and large-scale change by urban poor communities.

6 IT TAKES PARTNERSHIP TO SOLVE THESE PROBLEMS : The ACCA Program is helping cities to see this community-driven model as a viable way of solving the serious problems of housing, land and poverty in their constituencies, which they haven't been able to solve alone.

7 THE PRINCIPAL OF SPREADING OUT : The ACCA Program has been designed to spread out the opportunities to as many community groups in as many cities as possible, to generate more possibilities, more learning, more partnerships and unlock more local resources.

8 THE GOAL IS STRUCTURAL CHANGE : By working at scale, and by focusing not on nice little projects which resolve poverty only in small pockets, but on building robust, citywide solution-making systems, the ACCA Program is using its modest resources to challenge those deeper structural problems and transform those inequitable systems.

ACCA Progress :

165 cities in 3.5 years (2009-2012), with these elements :

- 1,185 small upgrading projects (@ about \$3,000 each)
- 110 big housing projects (@ max \$40,000 each)
- 98 city-based community development funds set up and running
- 300,000 community savers with US\$ 23 million in savings
- citywide surveys and information in 165 cities
- citywide upgrading action plans
- community networks in all cities
- collaborative partnerships with local governments in 139 cities
- 26 "Understanding Asian cities" projects in 26 countries
- 30 community-led disaster rehabilitation projects in 10 countries

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A number of reports, video films and special publications have been produced which document the lively meetings, exchange visits and citywide upgrading processes being supported by the ACCA program in various cities and countries, and most of these materials can be downloaded from the ACHR website.

**Asian
Coalition
for Housing
Rights**



This third yearly report of the Asian Coalition for Community Action (ACCA) Program, "165 Cities in Asia", is a publication of the Asian Coalition for Housing Rights (ACHR) in Bangkok. The material in the report was drawn from meetings, discussions and the third-yearly progress reports that were prepared by all the groups implementing ACCA projects in cities around Asia. The report was edited by Thomas Kerr, with great big thanks to Diana, Huyen, Minh Chau and Chai for editorial assistance; to Somsak, Cak-cak, Yuli, Lumanti, Van Lisa, Ah-bu, Boram, Na, Deanna, Ruby, Jason, May, Akram, Azahar, Anh, Jaya, Enhe, Urna, Semiti, Nad, Tee, Vrunda, Andre, Kanthorn, Perween and Maurice for photos; to the Bill & Melinda Gates Foundation and the International Institute for Environment and Development (IIED) for funding support; and to Khun Kittit at Color Point for printing; and to all the communities in some 165 cities in 19 countries around Asia who are showing us the right way to support their ongoing process of upgrading their own communities in every way.

COLOR CHECK :

Pantone 143 CVC 100%

- on Tom's monitor, looks like:

Y100 M20

(on Khun Kittti's
color chart)

**Pantone Warm Gray 8 CVC
100%**

- on Tom's monitor, looks like:

Y20 M20 C20

(on Khun Kittti's
color chart)

Pantone 292 CVC 100%

- on Tom's monitor, looks like:

C60

(on Khun Kittti's color
chart)