a regional community workshop on PEOPLE'S PROCESS in Asia

This report presents some notes on the discussions that took place and presentations that were made during the Regional Community Workshop on People's Process, a gathering of about 90 urban poor community leaders and their supporters from twelve Asian countries. The gathering was organized by ACHR and hosted in the Philippines by the Homeless People's Federation Philippines (HPFP), at the Sulo Hotel, in Quezon City, between March 30 - April 4, 2009.

CONTACT :

Homeless People's Federation Philippines (HPFP) : *For more information on the work of the Homeless People's Federation of the Philippines, please contact, contact Ruby Papeleras or Sonia Cadornigara (national federation leaders) or contact the federation's NGO partner, PACSII (Philippines Action for Community-Led Shelter Initiatives, Inc.) The federation's brand new website was launched officially during the regional community workshop in Quezon City, on April 3, 2009. The site is full of reports, news, photos, art-work, in-depth stories - and even some poetry - by federation members from around the country.*

- **rhaddad67@yahoo.com**
- **scadornigara@yahoo.com**
- **pacsii@info.com.ph**
- **website : www.hpfpi-pacsii.org**

Asian Coalition for Housing Rights (ACHR) : *For more information about ACHR, about the meeting in the Philippines, or about ACHR's new ACCA Program (Asian Coalition for Community Action), please contact ACHR at the address below or visit our website.*

- **achr@loxinfo.co.th**
- **website : www.achr.net**

MONDAY 30 March : Welcome dinner at the Sulo Hotel, Quezon City

Introduction to the Homeless People's Federation Philippines *(by Adelaida Manait, HPFP National President)* : The Homeless People's Federation Philippines, Inc. (HPFPI) is a national network of 161 urban poor community associations and savings groups, spanning all over the three major regions in the Philippines - Luzon, Visayas and Mindanao. The federation was launched formally in September 1998, but activities by its member groups started as early as 1992, with support from the Vincentian Missionaries Social Development Foundation, whose housing and savings support functions were later turned over to the federation's sister NGO, Philippine Action for Community-Led Shelter Initiatives (PACSII).

- ***As of December 2007, the federation had 70,000 individual members in 161 communities, 18 cities and 15 municipalities around the country.*** Members of the federation promote community savings as a tool, both as a social movement and at the same time as a way to build communities' collective financial base and management capacities.
- ***The federation's works focus on*** low-income communities in high-risk areas, housing, land acquisition, voluntary resettlement and post relocation activities, disaster management and reconstruction processes through community-led initiatives.

Bamboo Footbridge Video shown: A beautiful video film is shown which describes the process by which the Project 5 community, at Barangay Sooc in Iloilo, built their own 1-kilometer long bamboo footbridge in their community, which regularly floods. The bridge was built entirely by the people, and cost just 55,000 Pesos, which came to the community in the form of an interest free loan, part of ACHR's $30,000 city-wide upgrading project in Iloilo. *(For more details, see Iloilo report, "Thinking City-Wide in Iloilo")*

Cultural Presentation of folk dances by community teams from Payatas, Bulacan, Muntinlupa, Bicol and Mindanao. "Bamboo dance" from Central Luzon, "Fandango" dance with candles on the women's heads, war dance from Kotabatu in Mindanao.

"I'm so happy to see that poor people from other countries are so beautiful and handsome, too!"

(Ms. Rosela, Treasurer from one of the HPFP Payatas Savings Groups)

TUESDAY 31 March : Introductory meeting at the Sulo Hotel, Quezon City

Introduction to the objectives of this workshop (Somsook Boonyabancha, ACHR) *(Thanking the federation here in the Philippines for hosting this big meeting, and giving a little background on ACHR)*

First Asian People's Dialogue in Seoul in 1988. In 1988, there were a lot of terrible evictions happening in Seoul Korea, in the wind-up for the Olympics that were held there. A lot of groups in other Asian countries heard about these evictions and wanted to do something. The first "Asian People's Dialogue" was then organized in Korea, and it brought together some 100 people (80% of whom were from poor communities) from 10 Asian countries. No matter how good the policies or the NGOs may be, that group concluded, still the number of poor people in Asian cities is increasing, and there are slums all over the place.

- ***Why things aren't changing?*** Because the poor are not the main actors in making change in their cities. Poor people are still sleeping, waiting for their governments and for good NGOs to bring things to them! So change is not possible, and the development agencies are very happy! They can run nice little programs for children, for mothers, for the handicapped, and do their little bit here and

there. But the structural problems in cities which cause slums and cause urban poverty are not changing, and people keep facing eviction.
- ***So ACHR started in 1988. with the core belief that people in poor communities should be the key actors in bringing about structural change in their cities.*** And to do this, the urban poor should start, should wake up - they should be the ones to deliver, should have the money, should have the ideas and the confidence. Poor people should make the move, and the change should come from them. This was 20 years ago! During the past 20 years, ACHR has helped to start and strengthen the process in many countries, and to support poor communities to learn from each other about savings, funds, surveying, house planning, negotiation and upgrading, through exchanges, workshops, young professionals, etc.
- ***ACHR has opened as big a space as possible in Asia for poor people to develop their own solutions.*** Because most development ideas in Asia get imported second-hand from Europe or America, and it is always development money which dictates the way development happens. We wanted to free ourselves from that and find our own Asian ways of solving these serious problems. So ACHR has tried to find ways that Asian people themselves can stand up and decide their own development process, and by doing so to make their own change. We started slowly at first, gathering together the key groups working in the various Asian countries, and working with very small budgets. And 20 years later, we are still going!

About this workshop in the Philippines :

The key actors to bring about real change to poverty in our countries are people on the ground.
So we are trying to find ways to make people on the ground as strong as possible to make change on the ground - with their city governments and with their professional allies in the city. If poor people come with empty hands, as individuals, asking only for help (with their problems of electricity, with water supply, eviction), then nobody will help them. Cities have lots of other priorities than helping the needy poor! But when poor people are organized, when they have their own money, when they have their networks and their savings and their plans and their strength, their cities and their allies will listen to them *and they can propose anything and then get it!*

Asia's growing community savings movement : In the past ten years, savings has become one of the most important tools for building this kind of strength in poor communities. People in poor communities come together through savings, and can build up their own communal fund. Savings helps communities put their hearts and minds and abilities together, and it helps people's confidence to accumulate - all those qualities that poor people are lacking. When you do savings, you save money and people together. Today, the community savings movement has spread to 13 or 14 countries in Asia, and has become the primary poor people's development process in the region: savings, surveying and upgrading by people. And ACHR is one of the important regional actors in supporting this emerging work. The scale of this community savings movement has become very big in most Asian countries now. Two examples :

- ***In Sri Lanka :*** The Women's Bank in Sri Lanka now has 70,000 savings members around the country and are accepted as working partners by so many government agencies and development institutions.
- ***In Thailand***, the national savings movement has negotiated to get government money for their process of community upgrading in 226 cities around the country.

It's going to be the same in other countries. That's why we are meeting here today. We are gathered here to meet each other, to share our stories, to explain the process in our countries and our cities. When professionals get together to have their meetings to talk about poverty, they have them in big 5-star hotels - *to talk about poverty!* There are thousands of meetings where these professionals talk about the poor - this is the meeting where the poor talk about poverty, and how they are going to change the causes of poverty, as a regional process, together! The dialogue may not always be so easy, since we all speak different languages and need translators to help us, but we're all here in the room together. And for the next few days, we can see each other and listen to each other and learn from each other's experiences - and this learning between people who share the same struggles and are working to do the same kind of development is *heart-to-heart* learning.

What do we want to accomplish in this meeting?

- **Objective 1 : To share news about the people's process in 13 or 14 Asian countries** (unfortunately, nobody from Pakistan or India could make it to this meeting).

- **Objective 2 : To sharpen our collaboration and links with each other to make our change process stronger and bigger.** How can we strengthen our collaboration, sharpen our learning from each other and share our experiences and processes with each other more rigorously, more regularly, to make the people's movement in Asia stronger? How can we expand and sharpen our program of exchanges? How can we get support from the biggest and most experienced group of all - the poor themselves - so that the process in each of our countries can be stronger? When we are part of something very big, it allows us the bigger view to look at the big change, not only to look at the small problems in our own communities, our own cities or our own countries. A stronger people's process means a movement which can look for change for all of us.

- **Objective 3: To learn about and interact with the Philippines Homeless People Federation**, our hosts for this meeting. The federation here is working in 18 cities and 14 municipalities - they will b taking over the country very soon! It is only with this kind of large scale that the poor can solve the problems of poverty and housing and land. So we are all here to learn from the federation here in the Philippines, to share ideas with them, to absorb their ideas and to take the strengths in their processes back home with us. There is no limit to the growth of people to work together.

- **Objective 4 : To discuss the new ACCA Program - the program that has been designed to make people the main actors and to help poor communities fix what needs fixing.** This is a new program which supports and boosts and builds on what you have all already been doing. The groups represented in this room today are already the Asian Coalition for Community Action! ACCA is a program to support community action and city-wide savings and upgrading at national scale. This program is a special tool to help poor communities themselves to make change - through activities like savings, surveying, upgrading, housing, small upgrading infrastructure projects, etc. This is a program that has been designed to help communities *fix what needs fixing!* We want this money to go directly to communities, as much as possible, to support their activities in savings, housing, funds, infrastructure, small projects and links at city and country level. The ACCA Program is going to do this across Asia, and will open up a big new space for groups already working this way, where people are the *main actors.* In some countries, some communities might only be doing whatever the NGOs plan and bring to them, and we may have to adjust that. Because with this program, the idea is the other way around: where communities plan and implement, and the NGOs and government agencies support that. We hope the ACCA Program can support up to ten cities in each of your countries (*more on that on the third day of the meeting.*) So in this meeting, we want to make sure all the groups here understand the possibilities open to them in the ACCA Program, so they can go back home and to their development support organizations and work out a plan how to work together on this. On the third day, we will also discuss about how the ACCA committees at regional, national and city level will work, so that it's not just people sitting and talking, but working and being actively involved in the process.

Discussion about LAND in the Philippines

QUESTION from Thailand: Is it possible for the government to give land for people's housing?

- **Ruby answers :** We use our savings process as a vehicle to get support for government. First we mobilize our own resources through savings and establish our own funds. Then we engage with the government and ask them to add resources into our funds. But our funds are still not big enough to give loans to communities to buy land on any big scale. But in the federation we use these funds to support communities in other ways. And our UPDF funds are growing, since we have a special fund in which members save especially for the UPDF, and then try to use the fund to negotiate with

government. We also do inter-lending between UPDFs in different cities. There are now 33 communities in Quezon City with savings groups who lend money to each other, through their common UPDF. We have been able to make loans to some communities purchase land, but we have not net been able to get any land from government, for free.

There are two systems for getting land in the Philippines (Somsook adds) :

- *1. By government :* The government has the Community Mortgage Program (CMP), in which the government will buy private land and then sell it back to the people (who have to form community associations) on installments, which the people have to organize themselves as a group, and pay back the government for the land. But the CMP works on a project-by-project basis, and because the program is all linked to the government, there are all kinds of rules, regulations and conditions which make the program stiff and slow.
- *2. By the people's federations :* The people's federations, on the other hand, link poor people together, help each other and try to solve their common problems (like land) together, *as a group*. In eviction cases, they have been able to buy land some times. It all depends on negotiations and access to some outside resources - some funds from ADB to develop housing in one community, and some funds from CLIFF or SDI to develop a little infrastructure in another community.

- *The need for a government land program that fits with poor people's ways of doing things.* The trouble is, there is no government program for land acquisition that fits with poor people's ways of doing. These formal systems are not fitting with the people system. But people want to develop by their system! This is the problem. And the big challenge is how to get this other formal system to support the people's way.

Ruby : The federation's UPDF does give some loans, but we need much more money to be able to address the real scale of need. We can't solve our very big problems of land and housing using only our own resources from our collective savings! We need to bring in other agencies and resources on board. This is the big challenge for the federation.

QUESTION from Lao PDR: If people buy cheap land that is very far away from the city and resettle there, how can they survive?
- **Ruby answers :** Land in the Philippines is very expensive - too expensive for most urban poor to afford. The only land that is somewhat affordable is the agricultural land quite far away - especially in Metro Manila. *But the important thing is that people decide what they want, they chose the land, they weigh the pros and cons of moving into the city's periphery with the advantage of finally having secure land.* And you're right, many groups who do move to this cheap, peripheral land find that it is difficult to earn and survive when they move out there. Plus, many groups (especially in Bicol Region) find that when they buy this cheap agricultural land, they have trouble getting permission to build houses there, because the land has to be formally reclassified as "residential" before they can get their building permissions. It's never easy. There is such a lot of bureaucracy involved in acquiring land in the Philippines!
- *That's why we want to demonstrate that on-site upgrading in the same place is the best option of all for the urban poor.* It costs so much more to move

QUESTION from THAILAND: Is there any government land available for people's housing?
- **Ruby answers :** We see public land in cities all over the country being given on concession for commercial purposes, but no public land being used for poor people's housing yet.
- *The case of "land banking" in Iloilo :* In Iloilo, the municipal government has an unusual program of buying cheap private land (mostly agricultural land right in the municipal limits) and "banking it" specifically for future social housing purposes. Later, when communities are relocated to those

parcels of land, they pay the city for the land in installments, so it's not free, but it's affordable and the city doesn't charge any interest or make any profit.

QUESTION from Sri Lanka: In the big resettlement programs you are involved with, how do you deal with federation members or non-federation members in the communities being resettled?

- **Jocie answers :   In the North Rail "in-city" relocation process, for example,** we don't just focus on members of the federation in these communities, but we help the communities as a whole to organize themselves and develop some kind of collective process to be able to negotiate from a position of greater strength with the various government agencies involved (and there are so many!) to be able to get the best deal they can out of the resettlement. Then, later on, we introduce the savings scheme. When we work in communities relocating from danger zones, we can't push the savings scheme or membership in the federation, we have to first focus on the community's immediate problems with relocation and give space for trust to build. Then after we can introduce our savings program. How we help the communities depends on each case, but we never make our assistance contingent on people agreeing to join the federation! We're not a club!

QUESTION from Thailand : When communities do get land and houses, how do they develop their infrastructure?

- **Ruby answers :** In the federation's housing project at Golden Shower, in Payatas, the ADB provided a grant to the community to develop the infrastructure, according to a system of "community contracts" to build the roads, drains, water supply system, site development, etc. But if we have a chance to connect with the local government, we can also negotiate to get the local government to develop some infrastructure - like the main roads. In cases where the communities cannot access any grants or local government support for their infrastructure, the UPDF can give small loans to communities to develop small infrastructure projects (as in Iloilo).

QUESTION from Nepal : In the Golden Shower on-site community redevelopment project in Payatas, the people bought the land for only 400 Pesos ($8.30) per square meter - why was the land so cheap?

- **Ruby answers :** *Not 400 Pesos, but 800 Pesos!* This was not cheap! This was very expensive land! This land is high-risk land, very close to the dumpsite and on a steeply sloping terrain! 20 years ago, it was only 300 Pesos per square meter, now the same land is worth 1,600 Pesos per square meter! The land prices keep going up. We were able to negotiate to buy the land where the Golden Shower community was already living in 1999, for 800 Pesos per square meter, with help from the CMP, but even now, ten years later, we still haven't gotten the land loans from CMP, because the paperwork is still not finished! So we've now got another new CMP originator to help and have a new agreement with the land owner.

QUESTION from Mongolia : Does the local government ever help you to negotiate for land?

- **Ruby answers :** In Barangay Bahay Toro, here in Quezon City, the federation negotiated with the barangay to provide a resettlement site for 55 households who were living under one of the traffic bridges, in very dangerous and bad conditions. They are already relocated. *(Where is the relocation area? What are the tenure terms?)* There have also been cases where city governments have become originators for CMP loans to help communities get land, but these cases take a long time and there is no solution for many years. It's much faster working with NGOs and private organizations acting as originators.

QUESTION from LAO PDR: What are the interest rates UPDF charges for land loans?

- **Jocie answers :** *In the Bicol Region disaster area, where I work*, some communities in the three municipalities that were covered by 2006 volcano eruption and landslides are rejecting the government's relocation sites and find and buy their own land. This is a fairly rural area and the land prices are not very high, nothing like Manila. There are savings groups affiliated with the HPFP in the three municipalities and they have bought three pieces of land with loans from the UPDF. The

UPDF usually charges 8% annual interest on loans, but in this case of the disaster area, the federation decided to make interest-free loans for these land purchases. There is no plan for housing yet. These three communities are all having great difficulties getting permission to build houses on their new land, since they cheap land they bought was classified as agricultural land, and has to be converted to residential before they can get building permits. Problems with bureaucracy and government non-cooperation. *(Jocie is a survivor of the Payatas garbage in July 2000. She was living in the danger zone and her house was covered with garbage, but she and her family miraculously escaped harm, and now live in the federation's resettlement site at Montalban. She now spends half her time working with the federation in the Bicol region, and half in Payatas)*

QUESTION from Nepal : What is the government's attitude towards the poor in the Philippines?

- **Ruby answers :** *We have to show them that we are not a problem, but a solution.* Like everywhere else, we also face problems of perceptions of the urban poor by various parts of the government. We have to show them that we are not a problem, but a solution. It makes it harder for the government to ignore poor people, or to keep throwing them out of the city if they have a strong organization. But because it is in the nature of politics that governments keep changing, it is also important that we work on building alliances and form networks with other kinds of organizations and increase our pool of allies, to support us. We can't stand alone, even if we have a very strong federation. When we build a people's process in a city, we do this not just by strengthening poor people and poor communities but by building alliances with local supporters so we can go together in that city. All this means that poor people can't be sleeping, we have to work hard, we have to make ourselves busy, because nothing comes for free and we are not asking for someone to give us our rights without preparing ourselves, saving our money, developing our solutions, organizing ourselves.

QUESTION from Sri Lanka : Does the federation have any programs to support children's education?

- **Ruby answers :** Most families want to send their kids to school. But most schools in the Philippines are private and costly. We have a special savings program for children's school fees, but only for savings group members. And savings group members can also take loans from their savings groups for tuition fees. It's a big responsibility for families to send their kids to school!

The Homeless People's Federation Philippines worked out a program of field visits to five different cities where the federation is active in dealing with different issues of land acquisition, relocation, disaster rehabilitation, housing, savings, fund management and collaboration with government and other actors. The meeting participants were divided into five groups and whisked off to begin these exposure visits right after lunch on 31 March. The three groups leaving Manila all went to the airport to catch their flights, while the two groups staying in the city went off in vans to begin their community visits. Everyone came back on the morning of 2 April, and the meeting at the Sulo Hotel resumed on April 2 morning.

Somsook : You will be going to see these places with your friends, so don't be shy. Ask a lot of questions, learn as much as you can and make these two days exposure as memorable as possible, so this learning can help the people's movement in Asia move to another stage, and really start *booming.*

WHAT'S TO LEARN IN THESE CITIES?

Why did the HPFP chose these five cities for exposure visits? What are the issues and what are the ideas they wanted the visitors to learn about in these cities? Ruby summarizes :

- **GROUP 1 to Albay Province, Bicol Region, Luzon :** We chose this area - a severely disaster-affected and disaster-prone area - to show how the communities affected by disaster were mobilized, how the communities responded to the issue of land acquisition after losing their land and how they were able to acquire the land by means of savings mobilization. We also wanted to show how the poor communities remained resilient and in high spirits despite the disasters that hit them.

- **GROUP 2 to Mandaue City, Visayas :** We wanted to show how the communities here have been able to address various issues, including the problem of informal settlements in danger zone areas. One of the communities highlighted on the visit (the Lower Tipolo Homeowners Association - LTHAI) was totally destroyed by a fire but was able to use the disaster to improve its situation and accelerate its self development. The swampy land the community had occupied has been upgraded through its negotiations with the local government. The residents have now undergone workshops to prepare for the construction of their houses.

- **GROUP 3 to Iloilo City, Visayas :** In Iloilo, we wanted to show how the city-wide network of communities was able to bring together three separate community federations, with the support of the city government. Iloilo shows how this city-wide network of poor communities can work hand in hand with the local government to implement large development programs and projects in the city (which affect the poor), to deal with major disasters, and to upgrade the city's poor communities. *(Please see ACHR's report on the visit to Iloilo, called "Thinking City-Wide in Iloilo")*

- **GROUP 4 to Quezon City (Metro Manila) :** This is where the HPFP got its start, specifically in Payatas, the large squatter community which surrounds the garbage dump, where the concept of savings mobilization began. The trash-slide tragedy that hit the waste pickers in Payatas in 2000 set the federation in a new direction to focus on the issues of secure and safe land tenure and housing construction initiatives (in Bagong Silangan and Montalban) for the Payatas victims. We also wanted to show how these initiatives by some of the poorest citizens of the city motivated other slum communities, such as the renters' association and informal settlers in a private land (in Barangay Bahay Toro) and communities benefiting from the government's community mortgage program (in Barangay Gulod).

- **GROUP 5 to Muntinlupa City (Metro Manila) :**   In Muntinlupa, we wanted people to see how the federation is using savings mobilization and group power to help communities make the best of a fairly bad relocation process they were not able to have much control over. Here we'll see communities living along the Southern Railway tracks that were able to negotiate with the government for a resettlement area. After relocation, we can see how the communities have remained cohesive and have continued to strengthen their organizations through savings mobilization.   But the communities continue to struggle because there was no plan to properly guide their resettlement, which was supposed to address concerns such as the peoples' livelihoods but hasn't. In addition they have to contend with the small-sized floor area of their houses designed and constructed by the government, without their participation.

The meeting begins in the morning with reports from the five groups about their exposure visits to the various cities :

GROUP 1. Albay / Bicol Region   *(Disaster area - Mount Mayon volcano eruption + Typhoon Frank)*

(Visit included the groups from Cambodia, Viet Nam and the Philippines group from Legaspi. Somsak from UPDF in Cambodia reports)

- *Point : The process in Bicol started just two years ago,* after the double disaster happened (volcano eruption and typhoon at the same time), and the HPFP used the disaster to mobilize communities and start savings. And the community savings process is already quite strong in the area.
- *Point : The typhoon affected communities in Bicol are so far collaborating only with each other and working on their own, not yet much with the local government*, which has not been supportive or easy. The Cambodians make the point that in Cambodia, they need to collaborate with the government to get land and housing. They also felt that the role of the network of communities in the disaster area (which includes three or four municipalities) could be made stronger.

- *Point : The Viet Nam team was very moved, because the same Typhoon Frank hit Viet Nam very badly,* and 1,000 people died. But the government constructed 2,000 houses for typhoon victims (Mrs. Vinh comment)

GROUP 2. Mandaue City

(Visit included the groups from Sri Lanka, Korea and Metro Manila. Nalindar from Sevanatha in Sri Lanka reports)

- *Point : The HPFP is targeting the most vulnerable communities in the city,* not all communities, and the communities trust the HPFP so they participate well.
- *Point : There is a variety of savings schemes in the HPFP's savings program* and the savings schemes have a lot more flexibility than in the Sri Lankan Women's Bank model, which is very rigid by comparison, with lots of rules and regulations and minimum levels of compulsory savings.

- *Point : No free money, no free land, no free houses.* The HPFP encourages a system of giving loans for everything, rather than grants, including upgrading, housing, infrastructure. They feel this creates a sense of responsibility and ownership when things are not given free, but have to be paid for by communities.
- *Point : Women are much more active in the savings and development processes than men.*
- *Point : Good networking and unity of purpose between the HPFP and other groups* and government agencies working in the Mandaue City area.

- *Point : The Mandaue Mayor is very good and committed to working with the poor,* but is somewhat hampered by a municipal council and bureaucracy that follows the old top-down style towards the poor. The mayor organized a police escort for us during our whole visit, so we felt like VIPs!
- *Suggestion : Keep the people's savings in the community instead of in a bank account.* The money for housing savings in Mandaue is kept in a commercial bank account. The Women's Bank members felt this was not good, that the money should be kept in the community and circulating in loans to help people, where the savings money can benefit to people while it is sitting. It is our money, why should commercial banks get the benefit? The WB suggested developing a mechanism to keep the savings money circulating in the communities.
- *Suggestion : Lots of women are sitting at home without any employment,* but everyone told us that unemployment is a problem and that their incomes are not sufficient. Could the federation introduce some income generation, vocational and livelihood training to help these women (also children!) to add income to the family - handicrafts, small food businesses, vending, market stalls, etc.
- *Suggestion : The team noticed a need for environmental improvements in the settlements they visited:* playgrounds for kids, more trees, better drainage for health reasons. Could the federation and communities negotiate with the municipality to help provide help for these things? If not money, than at least space, or materials, or even equipment to help people do it?

GROUP 3. Iloilo City

(Visit included the groups from Mongolia, Nepal, Burma, Fiji and Bicol. Mahendra from Lumanti reports)

- *Point: In Iloilo, they started with a few small successes and built on that*, to grow and bring in more people. Same with savings strategy: start with 18 households, and later it becomes 100. (?)
- **Point: There are three poor community federations in Iloilo City** (one organized by the government around municipal relocation sites, one organized by an NGO around CMP projects, and one organized by the HPFP) and they have all come together under a single common network (the Iloilo City Urban Poor Network), to work together and combine their strengths on common development issues like relocation, disaster rehabilitation, savings and housing. This was very striking for Nepal, where the political parties tend to divide communities along party lines and make doing anything together impossible!

- *Point: So many volunteer community workers in Iloilo.* They are working for the good of their own communities and their own city, without any pay at all. In Nepal, they call you a donkey if you work without pay! We were very inspired by this.
- *Point : Iloilo City is a "model city" for community - municipality partnership.* We saw in this city that the mayor and the department of urban poor affairs works very closely and in a friendly way with the network of 3 urban poor federations on all the important issues of relocation, disaster rehabilitation, housing and land. And because they work together so well, their planning for housing and land for the poor is quite good. We want to bring this model to our country, and bring our government and municipal officials to Iloilo to learn.
- *Point : Because the communities are so active in Iloilo, they attract the government to cooperate with the poor.* If the community people were sitting quietly and doing nothing, or only fighting with each other, or remaining isolated, the city would have nothing to support. The inspiration for the good collaboration is based in strong and active communities on the ground *(observation from Mongolian community leader from Erdenet)*

- *Point : "Mongolia's community process is like a child, but Philippines's is like a grown-up! So the best way for a child to learn is from a grown up!"*

- ***Point from Fiji : "We were very happy to be in Iloilo.*** Iloilo is also the name of our country's president (President Ratu Josefa Iloilo) and we have learned that the total population of Fiji is about the same as the population of Iloilo City (800,000 people)!

GROUPS 4 and 5 : Quezon City and Muntinlupa (Metro Manila)   (HPFP and CMP projects)

(Visit included the groups from Thailand, Indonesia, Lao PDR and ???. Cakcak from Uplink Indonesia and Kate from CODI Thailand report)

- ***Point : Organizing communities to buy their land through the Community Mortgage Program (CMP) :*** The Indonesian visitors were very impressed with the capacity of so many poor

  communities in the city to organize themselves to buy land - either their existing land or land in another place - through the CMP, especially as we saw in Barangay Gulod (with support from the NGO FDUP). The CMP is a government program that represents a much greater support system for the poor to buy land than we have in Indonesia, and it is more flexible than the Indonesian NHA's contractor-built housing. But the CMP seems only to be used for land procurement, and people are not able to improve their houses or settlements very much.

- ***Point from Barangay Gulod community leader : Our main focus is not housing, but on secure land with title.*** We have a different approach to solving the problems of land and housing in our barangay. We work with pockets of poor families according to who owns the land they are living on, and we use the CMP program and "direct-purchase" negotiations to help them to buy their land. We focus on helping people get secure land with title first - hopefully in the same place where they are living now, or very close by - and always inside the same barangay. Then people build their own houses little by little, incrementally, because their incomes are not enough to afford to build a big house all at once.
- ***Point : Using disasters as opportunities to make breakthroughs***, like with the Payatas Garbage Slide. We saw a lot of very good housing projects and savings initiatives that came after the tragic garbage slide, and found that the federation was able to use the disaster to open up their negotiations for more secure land and housing options for the Payatas waste pickers. And these negotiations led to some housing projects.
- ***Suggestion : Need for greater technical support to communities to improve their sanitation and drainage systems in the communities.*** The Indonesians suggested that maybe this support could come from the Barangays?
- ***Point : Community strength develops gradually with these savings groups without any outside help.*** In Thailand, the communities can get access to money for full upgrading their communities quite easily, and many are not very well prepared, nor do they have well established and strong savings groups. Here in the Philippines, the strength and trust and capacity to work together in the communities develops little by little, and mostly through the mechanism of the collective savings.   We saw this especially in Barangay Bahay Toro *(a Barangay in Quezon City with a lot of slums and many under-bridge communities - one of which has relocated to new land, with support from the HPFP)*
- ***Point : Finding land for relocating families living along the railway tracks.*** The Thais were impressed with the role of the city committee of communities (?) in negotiating to get land from the Department of Justice for relocation. In Thailand, the railway communities were able to negotiate for secure land - either by nearby relocation or on-site upgrading - by negotiating as a national network of railway settlements, as one big block.
- ***Point : NHA-built houses at Alabay (?) were not designed appropriately for the needs of poor people.*** The Thais felt that if communities can be involved in the design of the houses and in the selection of land, the relocation and housing will be more appropriate.
- ***Point : Savings is very strong, but how about adding welfare and small environmental improvements?*** And the Thai team suggests building on this strength in the savings groups by integrating the savings with welfare and environmental improvements, which the communities can manage themselves, in modest ways. Their advice was to not just focus on land and housing, but think about these other small projects that people can begin to manage right away.

COUNTRY presentations

What are the community groups in all these countries up to these days?

1. SRI LANKA *(Rupa and Jaya report)*

Women's Bank (WB) is working in the whole country, in 22 out of Sri Lanka's 25 districts. WB is about to celebrate its 20 year anniversary.   The Women's Bank is a network of women's savings groups which solve their various problems of land, housing, health, livelihood and welfare through their collective savings groups, and through a "bottom-up" process that is entirely managed by poor community women. They also have a home-nurse training program.

- **WB and tsunami :** Over the past few years, WB has been focusing especially on the tsunami recovery process, and has expanded its membership enormously by reaching out and helping tsunami-affected communities to organize themselves and begin to deal with their tsunami rehabilitation needs through a community-driven process rooted in collective savings.
- **Women's Bank now has 70,000 members**, in 6,000 savings groups, which are collected into 195 branches.
- **WB has a financial strength of over US$ 100 million.** WB has also developed a special Health Fund (with 67 million Rupees), an Education Fund (with 936 million Rupees) and other funds (with 936 million Rupees) , for a total financial strength of 1,046 million Rupees) WB also has established a special housing fund (made up of deposits from members and from outside organizations) but has not yet begun to use it for housing loans.
- **"All this money comes from poor people, is managed by poor people and belongs to poor people."** (Rupa)   WB has developed elaborate and rigorous systems for managing all this money, with special accounts training courses (which Jaya says are very difficult, and they have exams and lots of women don't pass!)
- **WB has a new structure, in which** *"all the members are leaders"*
- **Working with CLAPNET:** Since after the tsunami, WB has worked closely with the new CLAPNET fund, which is facilitated by Sevanatha and provides loans and grants for tsunami reconstruction. The CLAPNET is open to all groups and has several partners, but WB has been the most important partner in the process and has especially helped bring their community organization through savings process to large numbers of tsunami-affected communities.

2. NEPAL *(Lajana reports)*

Lumanti is the key NGO in Nepal working to support the urban poor, now working in 8 cities. *(Lajana reports)* Lumanti was established in 1993 and started supporting community people in Kathmandu in 1998, with some initial participatory community surveys and "social mapping". The information from these surveys then became the basis for the early discussions with the poor communities in Kathmandu.   Soon we started savings as the key tool to unite people in the slum communities, and gradually began doing training programs, exchange visits to other countries, established children's groups, started upgrading activities, began to invite the municipality to see the projects, and water and sanitation projects, etc.

- **Two people's federations in Nepal :** Later the Nepal Basobas Basti Samrochan Samaj (National Federation of Squatter Communities) and the Nepal Mahila Ekta Samaj (National Federation of Women's Savings Groups and Cooperatives) were established and became Lumanti's key partners, and helped expand the work to other cities in Nepal.

- **Community upgrading :** With support from ACHR ($5,000 per community) several poor communities began to do small upgrading projects, and used these small funds to leverage more funds from government organizations, and we used these upgrading projects to link people and open up discussions on the larger issues of land and housing and infrastructure - both inside the communities and between communities and the city.
- **Urban Community Support Fund was established** in Kathmandu, as a collaboration between the Kathmandu Municipality, Lumanti, ACHR and SDI.
- **First-ever resettlement housing project in Nepal, at Kirtipur :** And with loans from the new fund, the first community housing relocation project was implemented, after an eviction of river-side squatters in 2002. The new project in Kirtipur Municipality has 44 houses. After that, the government of Nepal really recognized the urban poor.
- **Learning and support links other Asian countries** through ACHR and SDI, through exchanges and workshops (both to and from Nepal) really help build the community process in Nepal.
- **ACCA Program in Nepal is starting in three provincial cities:** Bharatpur, Biratnagar and Dharan.

Somsook adds : All these developments that Lajana is describing in Nepal started just ten years ago, from scratch. It started in a situation where the squatters didn't know each other and where there were lots of evictions happening. Then they started organizing the surveys and the savings groups, and started implementing a variety of small development activities. Little by little, they linked the communities into two federations, and now they work in eight cities.

- *First housing project builds confidence, shows possibilities and becomes learning for everyone :* Then in Kathmandu, there was one community along the river that faced eviction, and it happened that there was support from outside (from ACHR and SDI), and together with the municipality they were able to set up the Urban Community Support Fund. And with this fund, they were able to develop the country's very first poor community housing project. That first housing project became a new foundation for the community process in Nepal, and it gave people the confidence that they can do it. And that housing project became a kind of school, because the government had never done such a thing! So everybody came to see this project and to see that this is possible. Other cities also came to see the project, and now the idea is going to spread.
- *Scaling up the city-wide upgrading with ACCA :* And with the new stage of ACCA Program, they are able to look into the *whole city* now - how they can start a city-wide community upgrading? Which means every community should be included in the improvement. So you see, they've come a long way in ten years in Nepal, and it's going to move forward in a big way from now on!

3. FIJI   *(Mesake reports)*

DRAFT! NEEDS TO BE CORRECTED WITH MESAKE AND FATHER KEVIN FIRST!!!

The People's Community Network : There are now 45 communities in the People's Community Network (PCN) in Fiji's capital city of Suva. The network has many programs, including a credit cooperative (?) savings program, in which the people have now saved a total of $70,000. A team from ACHR (which included community leaders from Thailand and the Philippines and two community architects) came to visit Fiji and met with the community network and government leaders.

- **Committee on Squatter Housing (COSH) :** We now have a high-level government committee which has been set up to deal with the problem of housing, and Mesake, from the PCN, sits on that committee.

- **First pilot housing relocation project (on PRIVATE land)** (community name? How many families?) is now underway, a relocation project where squatters are purchasing alternative land and developing a new community there. The project is getting funding from government, Misereor.
- **Second pilot housing on-site upgrading project (on GOVERNMENT land) at Gitu Jittu Lagi-Lagi (100 households)** is now also in process. This one is an important on-site upgrading housing project for squatters, on 7 acres of government land, which is being leased to the people on a collective lease, at a nominal rent of $500 per year. This project is a first-ever partnership between the government, the PCN and the PCN's support NGO ECREA. The community is now in the process of doing its planning, which should take 3 - 4 months. In this project, the houses are going to be built by the Ragwan Company (Habitat for Humanity?) and cost $24,000 (or $14,000?) and the people will pay half the cost of the house, and government will pay half the cost. The families will provide the labor, and the company will give people carpentry training. (???)

Somsook adds : Sometimes you can see a very concrete achievement so quickly, like this! I think some countries are not too difficult, but other countries are *very* difficult. We went to Fiji with the intention to help support, and then a lot of things started moving so fast after that: they formed a national committee and a few community land and housing projects have already started! But in so many other countries, things go so much slower! Some day, we will go to Fiji and we will learn how the fast process is going.

4. INDONESIA (Surabaya and Makassar) *(whole team reports)*

Makassar : In the city of Makassar, we have made a "political contract" with our new mayor, whom we helped elect with 60,000 urban poor votes. As part of the contract he has agreed to several things, including no more evictions, helping us with land and housing, and no more evictions or hassling of street vendors and informal businesses.
- *We have 31 savings groups* in Makassar, with 1,100 members and total savings of $1,200.   We have surveyed our settlements and done some small upgrading projects, using our own money.

Surabaya : The city of Surabaya is famous for its Kampung Improvement Program (KIP), and a majority of poor communities in the city have been upgraded under this very good program. But not all communities are part of KIP, and now the program is finished.
- *We have a network of communities living along the river,* called "Stren Kali", who faced eviction for a flood control project a few years ago. There are 10 communities in the network, but there are more communities along the river which we still have to bring into the network. But we have negotiated with the national and local government to be allowed to stay and to upgrade our settlements in the same place, by showing the government that we are not problems but we are the *"guardians of the river"*. Our activities include savings groups, composting, small upgrading projects, building toilets and river-front walkways and turning our houses around so they face the river.
- *ACCA pilot housing project in riverside settlement* will show the city a new model for how river-side communities can be fully upgraded and beautiful settlements in the city, and still cooperate with the city's flood prevention plans. Because the settlements along the river are too big to rebuild with only the ACCA budget, we will use the funds from ACCA to build a small cluster of 10 houses to show the model and test our cost-saving building ideas, and then look for funds to scale it up.
- *National policy for river-side communities :* Our work in Surabaya will be an important model for other cities, also, because many cities in Indonesia have rivers and many river-side settlements, which are often evicted unnecessarily in the name of flood control projects.
- *We are supported by the national Uplink Network.*

Somsook adds : Here the Uplink Network is linked together across the country of Indonesia, in 14 cities. An in each of these cities, communities are linking together, they have savings activities, they fight against eviction, they help each other between the cities, and try to negotiate with the government for better policies. In this way, Uplink is now the biggest people's coalition in Indonesia. And as you can see, because the network in Makassar links together so many poor communities, they were able to sign a contract with the new mayor, and the new mayor promised not to evict anyone and promised to have

policies for people, and would support many things for the squatters. This will make it easier for the pilot housing and upgrading activities to be implemented.

5. VIET NAM (Viet Tri)   *(Mrs. Vinh reports)*

The provincial city of Viet Tri, in the north of Viet Nam, is one of the original 8 cities in the national network of cities with community savings and community development funds - a network which is now growing and becoming a national movement, with the partnership of the Associated Cities of Viet Nam (ACVN).

- *The poor in Viet Tri :*   There are no squatter settlements of the kind we see in other Asian cities, but we have two kinds of poor communities with insecure land tenure:
- *Collective housing blocks of 2 - 4 stories* that are very run-down and have at least 50% poor people living in them.
- *Collective row-house developments* which used to be housing for workers in state-run factories, but are now also run-down and have poor people living in them.
- **In Nong Trang Ward**, which is were we will have our ACCA pilot housing project, there are 3,544 households, mostly poor. They are working together to do collective savings, and are negotiating with the city and provincial authorities to be allowed to redevelop their own housing, instead of being forced to accept and pay for the provincial redevelopment plan for the ward, which is too expensive for most people.

Somsook adds :   Unlike most other countries in Asia, Viet Nam is still under a socialist system. And because of this tight Socialist system, it is not so easy for communities to go here and there, and to do this and that in Viet Nam.   It is similar to Burma, in some ways. The community you just heard about, in Nong Trang Ward, have waited for land certificates for twenty years, and they don't know what is happening with the redevelopment plans that are being drafted without their participation, by the Provincial government. So the way that change is starting to be introduced in this context is through the savings.

- *8 cities network :* In several years, they have strong savings activities in eight cities in Viet Nam. And in each city they have a community development fund, in which the city, the women's union and the communities are working together. But these funds work only on income generation activities, and some very small upgrading projects in the communities.
- *So far no housing or land projects.* At this stage, many of the collective housing projects in Vietnamese cities are being cancelled and redeveloped, as their inner-city land becomes more commercially valuable, and many poor communities who lived there are facing eviction, as a result. This is happening all over the country. So the issue is how the savings groups, the women's union and communities would be able to deal with the housing problems, and also to strengthen the community savings.
- *Now ACHR and the community architects are trying to assist the process in Nong Trang Ward to show a new model*, by getting the community to start planning and getting the city involved. If this first people-driven housing project goes well, we expect that the process can expand to the city-wide scale, and to many other cities also. And we do this through savings, through city-wide housing and by bringing the city, the women's union and the communities to work together, at the same time.
- *We have to work in a different way in Viet Nam, which has a different system.* In other countries, the process began with poor people's initiative, but here in these Vietnamese cities, it should go together: the city, the Women's Union and the communities. Now we have the ACVN - the network of cities - to also support the process.

6. LAO PDR

The community savings process in Lao PDR started in 2000, initiated by a collaboration between the Lao Women's Union (LWU) and CODI (Thailand) under an MOU, in a project called *"Women's Empowerment Project."* The savings process started in Pak Ngum District, in Vientiane Province, and later expanded to 16 other districts around Lao PDR. Some of the savings groups were started by representatives from the

LWU at different levels, who came to community areas to give ideas and help start the savings groups. In some villages, people were ready to start and the process grew quickly, but in other areas, the people needed more time to make their savings groups strong.

- *There are now 399 savings groups in Lao PDR, with 66,138 members and a total of US$ 660,000 in savings.*
- *Most of us save monthly, and save a minimum of 5,000 Kip* (less than US$ 1) per month. Since most people have no land problems, they save for income generation, which is our first priority. Less important is saving for education, welfare and sickness.
- *Problems:* Officers in many of the savings groups don't have sufficient skills in book-keeping and accounting, some members take loans for purposes that are different from the purpose they proposed to the group.
- *Plans for extending our work :* We want to increase the knowledge and skills of our members, expand the welfare fund.

Somsook adds : Lao is the little sister of Thailand and Viet Nam! Like Viet Nam, Lao PDR is also a socialist country. The process of support for the savings process there has gone through the Lao Women's Union (LWU), the national mass organization that is accepted by and in some ways part of the government. The chairwoman of the LWU has the status equivalent to a minister. There are branches of the LWU at all levels, from the national, to province, to district, to ward and right to village. It is this structure that started the savings activities, and with the help of this extensive LWU support structure, the savings process has spread very quickly into a wide area very fast. The savings process is now active in five out of the country's eleven provinces.

- *From savings they started to develop welfare, environmental activitie*s, organic fertilizer production, community enterprises, and are now going to housing. So the savings activities of the LWU have now become a very strong center for the development within communities and within districts.
- *What is very interesting is that the savings process in Lao PDR has its own self-management system at the district level.* It is similar to the Women's Bank's system: the money is gathered together at the village and district level, and they take care of the development at district level. And then they can get a little more loan from the national level: we put a little money at the national level, in order to pull the groups together, to share and to work together. In this way, the women in each district have a really powerful role, taking care of the whole district's savings, which becomes something like a bank, which can finance many different kinds of development in the district.

7. CAMBODIA

Cartoon banners instead of power points. *To help explain their work in Cambodia, the members of the Cambodian team (which include community leaders from three cities and UPDF staff) presented some very big cartoon banners, which were drawn by the savings network members, to help explain the evolution of the community savings and fund and housing and upgrading processes in Cambodia.*

The process in Cambodia began in 1991 when ACHR first came in to explore the situation of the urban poor in Phnom Penh. After the first election in 1993, the first survey of poor communities in the city was done, and in 1994, the first savings groups were set up. After that, there were more surveys, exchange visits with India, Thailand and other Asian countries and the process grew.

- *In 1998, the Urban Poor Development Fund (UPDF) was set up*, in response to an eviction, and it funded the city's first community-managed housing relocation project for a roadside squatter settlement, to land provided by the government. The UPDF was a collaboration between the Phnom Penh community network, the Municipality and ACHR. UPDF has become the chief support system for the poor in Cambodia - through the loans and grants it gives for income generation, housing, land purchasing, infrastructure, upgrading, community enterprise, welfare, etc.
- *Provincial cities :* In the past five years, the savings and fund and upgrading process has expanded from Phnom Penh to include 26 cities around the country.

- ***Now the "Holistic Happiness Community Savings Network " is active in 26 cities*** around Cambodia, which are divided into five regions. There are 1,900 savings groups, with 21,000 members and combined savings of 2,000 million Riels (US$ 530,000).

Somsook adds : The process in Cambodia began in a situation where there were a lot of terrible evictions happening, no community organization at all, and the whole country still reeling from decades of war and tragedy. Then in 1994, the communities in Phnom Penh started savings activities. And then we signed the MOU with the municipality to start the UPDF - with a loan capital of only about $20,000 from ACHR.

- ***Today, ten years later, the UPDF has more than US$ 2 million!*** This money is from people's own efforts. Little by little, from the people's savings and from various contributions from outside (the Prime Minister also contributes every month to the UPDF!), the fund has grown. And every time there was an eviction threat, the affected people would negotiate with the government to try to get land, and then get loans from UPDF to build their houses. ACHR helped to find the money to add to the fund, when necessary.
- ***They started in the capitol city of Phnom Penh, but the savings network and UPDF have expanded to almost all the major towns and cities in Cambodia - 26 cities.*** And this is the only community network and the only development fund which can help poor communities in Cambodia - there is no other support system for the country's urban poor, who are now facing a wave of serious evictions as these cities grow and develop and investment pours into them. In these cities, the government and private sector want to make new streets, bridges, dikes, commercial developments, etc. and poor people have to be move. But within that difficult process, the UPDF is now providing the people with some loans, and the people link together into a network.

8. THAILAND

NULICO Urban Community Network : There is a new network of urban poor communities in Thailand called *(in English)* NULICO (National Union of Low Income Community Organizations). The network is active in 240 cities in all 72 of the country's provinces, and has 283,000 members nationally. The network was formed originally by communities taking part in the government-financed Baan Mankong Community Upgrading Program (implemented by CODI), and they focus on developing city-wide solutions to problems of housing, land and infrastructure.

Somsook adds : In Thailand, we have been able to link the process of support to a people's process into a national institution which can propose to government for policies, money and a fund. That's CODI, the Community Organizations Development Institute. We used this national fund (CODI) to support the people's network. As you have just heard, the people in all the cities in Thailand are now like a big ministry: they have their own departments to deal with issues of land, saving, housing, income, welfare, environment, natural resources, surveying everything! And from the community level, to the city level, to the regional level and to the national level, they all have these different "departments" working on land and housing. And the government provides loans for the improvement of poor communities in Thailand, through CODI.

- **It is similar to CMP here in the Philippines,** but CMP gives loans for land first, and then you have repay that land loan completely (wait five years?) before you can apply for another loan to build a house or to improve your infrastructure. Along the way, you might improve your housing little by little. It's very slow!

- **But in CODI, we give a subsidy for the infrastructure and provide the loans for land and housing (as necessary) all at the same time**, and allow the whole community to redevelop their community together, as a community and at an affordable price that is affordable to the poorer members of the community.
- **This is the process that now operates in 240 cities in Thailand - and it makes an example of how we can nationalize a community-driven housing process.** And I think every country can go up to this level, because now we already have a lot of networks now.

9. KOREA   *(Naa reports)*

The city of Seoul has a population of about 10 million people, in 23 districts. Korea is considered one of the most highly developed countries in Asia. But even so, the idea of development in the capitol city of Seoul means demolishing the affordable housing that is there now, evicting the poor tenants and turning over the land to contractors to redevelop as high-income housing. The victims of this redevelopment process are the poor, who are forced to live in crowded, far-away and sub-standard rental accommodation, or in squatter settlements called "Vinyl House" communities, without proper sanitation and with houses made of flimsy materials that burn down easily and do not provide sufficient shelter in Seoul's severe winter cold.

- **There are 48,000 people living in vinyl house communities around Seoul** - even in rich areas of the city. Fires are common.
- **The Korean Center for Housing Rights (KCHR)** was set up in 1990, and is a network of homeless and poor people with housing problems: tenants with various rental problems and people evicted from their houses in redevelopment projects.
- **Asian Bridge NGO** was set up in 2003 to support evictees and poor tenants with housing problems and to work with them to find sustainable solutions to Korea's urban poor housing problems.
- **In Korea we have a habit of only fighting, and since the dictatorships of the 1970s, we always consider government to be the enemy.** But Asian Bridge is trying to start savings groups in some of the vinyl house communities and try to form a network, borrowing non-confrontation strategies from Women's Bank in Sri Lanka (savings), the Homeless People's Federation Philippines (dialogue with local government), the Thai Community Networks (cooperation with government), and Cambodia (organizing a community development fund).

10. MONGOLIA   *(two groups report - UDRC and CHRD)*

UDRC : The Urban Development Resource Center began its ger area development program in 2005, and is now working in three big cities and many rural districts in Mongolia, supporting savings and credit, funds, upgrading, exchanges, housing improvement and other community development programs in Mongolia's *ger areas* (informal settlements of traditional Mongolian ger houses).

- ***The example of the "Success recipe" in the Arvin Savings Group*** :   In this ger area, the people created 14 savings groups and implement 30 projects in housing improvement and environmental and street improvement. Through the loans savings group members took from their savings groups and from the CDF, they were able to boost their incomes and reduce poverty in the area considerably. The savings group won the appreciation and respect from local government. Community leaders visited Thailand, and have been successful in leveraging additional international funds for their projects.

CHRD : The Center for Human Rights and Development is another NGO in Mongolia which has been supporting a community-based development program in Mongolia's ger areas, through savings and credit group and small infrastructure improvement projects, since 2005. Their work has now expanded into 15 provinces, with 68 savings groups.

11. BURMA   *(Ms. Ah Bu reports)*

Cluster of 18 cyclone-affected villages : I come from Yangon and am working as a community organizer with a cluster of 18 villages that were badly affected by Cyclone Nargis. The 18 villages are surrounding the Aungzabu Monastery, in Khawmu Township, Yangon Division, Burma. All together, the 18 villages have a population of about 3,750 households. We work very closely with the Thailand-based NGO SEM (Spirit in Education Movement) and with the monks at the Aungzabu Monastery, who have taken a key role in helping these communities to rebuild their settlements and lives after the May 2008 storm. After the cyclone, over 500 villagers sheltered in the monastery because their homes were destroyed. From this experience of supporting relief to these families, the abbot was enthusiastic to involve the surrounding communities in longer-term community-led rehabilitation activities.

- *These communities lost everything :* their animals, houses, belongings, seed storage, livelihoods and community infrastructure during the cyclone. Initial discussion with affected villagers and training support from SEM from Thailand (post-Tsunami), led to the setting up savings groups in each of the 18 villages. These savings groups have acted as a catalyst for the villagers to become involved in restoring their livelihoods and planning and initiating their own rehabilitation. Each community has developed their own needs assessment and implementation plan. The proposal we have made to the ACCA program is a direct outcome of their plans to rehabilitate their communities and strengthen their self-recovery process.
- *The monks at the temple act as an umbrella for all these activities.* Sometimes the local authorities support the process and encourage us, sometimes not.
- *Burma is a country which is a little difficult.* It's still a little bit socialist, but it's a military kind of socialism, which makes it a bit more difficult to make any kind of development intervention there.

What do we mean by PEOPLE'S PROCESS?

Somsook : *"People's process"* **is something that should be explained by people themselves.** And today we have community groups from 12 countries in this room, so in this portion of the meeting, the participants will all sit together with their colleagues from their own country, discuss these important questions and try to come up with good answers, from their own experiences and their own context. Each group will then present their answers, and we'll put together all the answers into a summary. If we put these ideas together, we can announce it to everyone in the world - to all the big development agencies - that *this is the people's agenda, this is what community people mean by people's process in Asia!"* This will be our declaration of people's process for the new millennium!

1. **What do we mean by "People's Process"?** We say that change is possible if people are strong, and that we need a strong people's process. So what exactly do we mean by "people's process"? Is people's process just a matter of waiting for the government to bring things to you, and then being very active to receive those things? What does a real, strong people's process look like? How does it work?

2. **What do we need to strengthen this "People's Process"?** What support is needed? You have explained about the many things that you are all doing in your various countries now and have been doing for many years. What do you need to make this work stronger, to make it move faster, to get the whole country involved, to make a greater space for people to be involved, to make the process you have been developing to become the mainstream? What do you need to do that? What kind of tools and assistance do you need? Also, what do you need to do better yourselves?

3. **What is the role of government and NGOs in supporting "People's Process"?** What could be the role of different agencies and different people to work with the people, in promoting and supporting a real "people's process"? How should these others work with you and support you more properly, so the people's process is the most important process to make change? What should they do, how should they assist?

1. What do we mean by "People's Process"?

- People are organized and has established networks
- The use of bottom-up approach
- People is at the center and the most active participant in the development process
- Empowered communities have an impact on government not the other way around
- People make decisions and advocate for themselves
- People have the know-how, skills and confidence to negotiate with government and other stakeholders
- The trap of community silence and dependency is broken
- People's awareness and concern for the community are raised
- Change from old to new, from something bad to better
- People collaborating with each other and the government to solve their problems
- The process of making life better and pushing for its inclusion in the national policy
- Neighbors can get closer by sharing experiences and learning from each other
- Families are given focus so they improve their living conditions
- People participate in improving their livelihood, housing conditions and income
- Building community culture based on people's initiatives
- People are accountable for their own development
- There is consensus in decision making

2. What do we need to strengthen this "People's Process"?

- Sufficient financial support
- Appropriate trainings , workshop facilitation and technical support
- Knowledge on different advocacies, strategies and negotiation styles
- Relevant information and/or database
- To understand society and its problems
- To think and move for ourselves
- To undertake action planning and capacity building for communities, cities and government
- To sustain people's enthusiasm by attending learning exchanges in and out of the country
- To have regular meetings to talk about problems and progress
- Assistance in the establishment and strengthening of people's funds
- Adequate media exposure
- To identify genuine people's organizations
- To assist people with real needs
- To link government with communities
- To have solidarity and humor
- To have livelihood projects for higher income
- Support of national federation and accreditation
- Concrete activities and projects with things like health and livelihood, so people will be more interested to participate

3. What is the role of government and NGOs in supporting "People's process"?

- Passing pro-poor policies and budget allocation
- Decentralizing project planning and implementation
- Changing its attitude/perception towards the poor from problems to partners in development
- Empowering communities through literacy programs
- Conducting social analysis of communities
- Granting small projects to communities
- Supporting people's activities that coincide with the communities' needs
- Including the people's voice and ideas when making development plans
- Not using the people's process to advance political agenda
- Making a suitable environment that will nourish the people's process
- Appointing suitable persons to government positions
- Providing public land and establishing city level committees
- Supporting the savings groups in communities
- Stopping evictions

Sonia : We need ACTION, not TALK! When I hear all these points that have come up, it's clear that what we all agree on is that we want action - not just words and workshops and training! So communities have identified what they need. From the new ACCA program, for example, which is supporting small and big upgrading projects - as long as we can start our process now, and through doing things, through action. We need action to grow, to learn, to expand. We need to do something on the ground. We need to do more action on the ground to make an impact and to replicate our work in other cities and expand our people-driven development process in a big, big way. More cities,

Ruby : We have to trust ourselves, because we ARE the solution : We can fall down many times, and we can get up each time - that doesn't matter. But we need to trust ourselves and build our community process in our countries. We have the best solutions of all to the problems we face. In fact, we ARE the solution. But if we don't trust ourselves and believe in our own capacities, we can't bring about these solutions.

Supachai (from Thailand) : Proposes a regional network : I propose that we unite all the community networks and federations in these different Asian countries and to have a regional fund to support the work we are all doing in our various cities. We can build our actions in our own countries into a regional movement and link together into an active, regional network.

Father Norberto : My idea is to go back and make your ACCA project action plans. The ACCA Program is here to support action, not just talking and filling out paper! And even the very small projects that we can do will get as many community members involved in delivering their own development, by themselves. We're not talking big, but making something happen on the ground. We can talk about the big things like rights and policy change, but nothing happens on the ground. Here is our chance to make change from the ground, to start from what we are all doing on the ground.

3 April : Presentation of ACTION PLANS and discussion about the ACCA PROGRAM

Somsook : *We want a revolution!* After discussing among yourselves for about an hour, we will ask each country to report - what are you going to do when you go back? How can you make best use of the ACCA Program to strengthen and scale up your people's process? We want a revolution! From now on, we want people to take care of themselves. We want to change things. We want to go forward and we want to do it in a big way. And we would like development agencies, NGOs, governments and others to understand this new move. And ACCA will support you in this direction. So what are you going to do

with that? Each country will present some kind of plan or idea or move about what you are going to do. Of course the number of people in this meeting is very small, compared to the numbers of people involved back in your countries, and whatever you propose today will be the starting point of your discussions with your groups back home.

In this last session, Somsook explains briefly about the ACCA program, and about how it seeks to give a big boost to the people's processes in Asia which are already going on. Somsook also explains a bit about ACHR - its evolution as a coalition which does not seek to own things but to help groups in the region to learn from each other and to forge a development process that is rooted in Asian ways, Asian culture, Asian expertise and Asian realities - not an import from the West! *(not transcribed yet)*

Presentation from the country groups about what they are going to do when they go back home.

Presentations by Mongolia, Fiji, Indonesia, Sri Lanka, Korea, Nepal, Thailand, Lao PDR, Viet Nam, Cambodia, Philippines and Burma *(not transcribed)*

CONCLUSIONS from the ACCA Program discussions :

Discussion about the involvement of community representatives in the ACHR / ACCA Committee.
In the ACHR Regional Meeting in January 2009, it was agreed that the regional committee to coordinate the ACCA process and review project proposals would be composed as follows :
- 9 representatives from countries active in the program (Vietnam, Nepal, Cambodia, Philippines, India, Mongolia, Sri Lanka, Indonesia and Pakistan)
- 3 representatives from communities
- 2 senior people
- 1 person from the ACHR secretariat
- ***Total 15 members***

AGREEMENT : **Community representatives on ACCA / ACHR Committee :** After some discussion, it was agreed that we would continue with this composition, with the three community representatives, but that the three representatives would be chosen according to the following criteria :
- ***One community representative from each of the three sub-regions*** (South Asia, Southeast Asia and East Asia)
- ***The community leaders chosen must have experience*** with housing, saving, funds, networking and participatory processes.
- ***One of the community representatives at each meeting should come from the country that is hosting the meeting*** (with the other two community representatives coming from the other two sub-regions)
- ***These community representatives can rotate.***
- ***These community leaders*** on the committee have to remember that they are representing the community groups in their country and their sub-region!
- These three community representatives are on the ACCA/ACHR Committee, but the other community members who join the meeting can get together and organize a parallel platform at each meeting.

AGREEMENT : **National ACCA committee in each country :** After more discussion about the national and city process, it was agreed that every country should have some kind of national committee or platform or forum to share ideas, discuss projects, review proposals before sending to the regional committee and build a common strategy to make change in their country, in a wise manner.
- ***This committee / platform / forum should be AT LEAST 50% community people.***

List of INTERNATIONAL PARTICIPANTS in the meeting

FROM MONGOLIA :
1. Ms. Uyanga Sainbayar (UDRC, community leader) **udrc@mobinet.mn**
2. Ms. Adyasuren Davaatundev (UDRC, community leader)
3. Mr. Tsolmon Ehkhbayar (UDRC, NGO worker)
4. Ms. Urantulkhuur Mandkhaitsetsen (CHRD) **chrd@mongolnet.mn**
5. Ms. Oyunchimeg Tsedjav (CHRD)

FROM SRI LANKA :
6. Ms. Rupa Manel, Hon President, Women's Bank **lankawomenco@sltnet.lk**
7. Ms. Priyangani Sevivickrama, Executive Member, Women's Bank
8. Ms. Deepika Nilangani, Executive Member, Women's Bank
9. Ms. Pushpakanthi Egodawatta, Executive Member, Women's Bank
10. Mr. Nalindar Karunaratne, Project Officer, SEVANATHA   **sevanata@sltnet.lk**

FROM KOREA :
11. Ms. Seung Soon Hong (Vinyl house community, Seoul)
12. Ms. Bokh Yun Jung (Vinyl house community, Seoul)
13. Mr Yang Seok Seo (Vinyl house community, Seoul)
14. Mr. Kiduck Noh (Korea Center for Housing Rights, NGO)
15. Mr. Hyo Woo Na (Asian Bridge NGO) **nahyowoo@hotmail.com**

FROM NEPAL :
16. Ms. Iswari Pradhan, Women's Savings and Credit Cooperative, Bharatpur
17. Ms. Sita Kumari Rana Magar, Nepal Squatters Federation, Dharan
18. Mr. Yagya Raj Karki, Nepal Squatters Federation, Kathmandu
19. Ms. **NAME?** (from Biratnangar).
20. Mr. Mahendra Shakya, Lumanti (Translator) **shelter@lumanti.wlink.com.np**

FROM VIET NAM :
21. Mrs. Vu Thi Vinh, Vice General Secretary of ACVN **acvn@fpt.vn**
22. Ms. Duong Thi Thanh Huyen, Chairwoman of City Women's Union - Vinh City
23. Ms. Duong Thi Bay, Community leader from Hung Hoa community, Vinh City
24. Ms. Tu Thi Thanh Giang, Vice Chairwoman of Viet Tri City Women's Union
25. Ms. Nguyen Thi Thu, community leader from Van Phu commune, Viet Tri City

FROM BURMA :
26. Ms. Gaw Lu Htoi Ra (nickname "Ah Bu"), Community activist from Yangon

FROM CAMBODIA :
27. Ms. Kan Bolin, community leaders, Samrong City, Oddor Meanchey Province
28. Ms. Phorn Sareth, community leader, Neak Loeung City, Prey Veng Province
29. Ms. Sdeung Vanviniyouth, community leader, Phnom Penh
30. Mr. You Sarith, community leader and UPDF volunteer, Phnom Penh
31. Mr. Somsak Phonphakdee, UPDF / ACHR, Phnom Penh   **updf@clickmail.com.kh**

FROM FIJI :
32. Mr. Mesake Dakai, People's Community Network Coordinator, Suva   **kjbarr@ecrea.org.fj**
33. Mr. Inosi Bolo, PCN Coordinator, Wailoku Network

FROM INDONESIA :
34. Ms. Umiyana (Community leader, Surabaya)
35. Mr. Hadiyono (Community leader, Surabaya)
36. Ms. Hasnia (Community leader, Makassar)
37. Ms. Juriah (Community leader, Makassar)
38. Mr. Andrea Fitrianto ("Cakcak"), UPC, Translator   **upc@urbanpoor.or.id**

FROM THAILAND :
39. Ms. Wanida Supaporn (Community leader)
40. Mrs. Thippawan Huahin (Community leader)
41. Mr. Pornthep Buranaburidet (Community leader)
42. Mr. Suphachai Wichaisoontorn (Community leader)
43. Mrs. Thitirat Noiaroon (Community leader)

FROM LAO PDR :
44. Mrs. Sommye Vongnakhone, women's savings group leader
45. Ms. Vanhnola Intavong, women's savings group leader
46. Ms. Amitta Sypamouan, women's savings group leader
47. Ms. Kaysone Kongkeo, women's savings group leader

FROM ACHR SECRETARIAT in BANGKOK
48. Ms. Somsook Boonyabancha, Secretary General, ACHR   **achr@loxinfo.co.th**
49. Mr. Maurice Leonhardt, Program Coordinator, ACHR
50. Ms. Somporn Boonyabancha (Thai translator)
51. Mr. Thomas Kerr, Publications coordinator, ACHR

PARTICIPANTS from the PHILIPPINES in the meeting

FROM THE MINDANAO REGION :
52. Ms Adelaida Manait
53. Ms. Almo Garbe
54. Ms. Remedios Achapero
55. Ms. Paz Pindang
56. Ms. Eliza Madidis

FROM THE VISAYAS REGION :
57. Ms. Sonia Cadornigara   **scadornigara@yahoo.com**
58. Ms. Eufemia Castro
59. Mr. Benfred Tacuyan
60. Mr. Leopoldo Chavez
61. Ms. Loreta Andales

FROM THE LUZON REBION (BICOL) :
62. Mr. Noel Zeta
63. Mr. Noel Aguila
64. Mr. Joel Aguila
65. Mr. Relucio Romel
66. Ms. Beatriz Morota
67. Ms. Emily Elloren

FROM THE SOUTH :
68. Ms. Charito Roquero
69. Ms. Anita Deleon
70. Mr. Pablito Sultan
71. Mr. Malayo Recto
72. Mr. Hollen Dimaala

FROM THE METRO MANILA REGION :
73. Ms. Celia Tuason
74. Ms. Elisa Silay
75. Ms. Ofelia Bagotlo
76. Ms. Ruby Haddad   **rhaddad67@yahoo.com**
77. Ms. Jocelyn Cantoria
78. Ms. Aurora Peratero
79. Ms. Lucy Jerusalem
80. Ms. Elizabeth Mercado
81. Ms. Norma Manalili
82. Ms. Ofelia Miemban
83. Mr. Mario Verna
84. Ms. Zarlna Hipolito
85. Ms. Deanna Ayson

FROM BULACAN :
86. Ms. Dorotea Pagayon
87. Ms. Corie Aguro
88. Mr. Freddie Picana

FROM PACSII (Federation's Support NGO) :
89. Father Norberto Carcellar   **pacsii@info.com.ph**
90. Sandra You   **pacsii@info.com.ph**

91. Jason Christopher Co   **kulitjulian@yahoo.co.uk**
92. Others?