By the end of November 2014, a total of 1,424 small upgrading projects had been approved. But actually, a total of 2,139 projects in 2,021 communities in 207 cities in 18 countries had been implemented, and about ninety-six percent of them were finished 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 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

**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.

**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 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.

**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 Baseco (Philippines), and the big road in Suva (Fiji) are similar.

**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.

**A LOT OF ROADS AND PATHWAYS**: A striking number of the small projects (337 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 pathway touch everyone and everyone uses them, they are truly a communal improvement.

**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.

**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!).

**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.

**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 19 towns and cities.
BANGLADESH

In the old city of Dhaka, there are three communities of Hindu dalit cobblers who are a minority-within-a-minority in Bangladesh. They used ACCA support to upgrade their settlements and bolster their rights to the land given to their ancestors by the British. After mapping their settlements, they prioritized what most urgently needed fixing and used two small project grants (total $4,050) to renovate 15 broken down public toilets and construct four new ones, pave some of the swampiest pathways and build a concrete platform near one public tap for washing. The savings groups contributed another $500.

INDONESIA

After doing a citywide mapping of informal communities, with the community architects, the community network in Solo presented the results to the mayor, who agreed to support a pilot on-site slum upgrading in Kampong Keprabon (48 households), by giving the land on long-term collective lease to the community and partly funding the upgrading. The small project here - a bamboo community center and playground - was used to grease the wheels of this community-city partnership. The $2,000 small project grant was matched by $500 from the community and a $500 cash contribution from the mayor.

NEPAL

The ancient Newari farming towns that pepper the Kathmandu Valley are being swallowed up by urbanization, but the women’s savings groups are using a special network-wide small project fund from ACCA to preserve and upgrade the historic public spaces and amenities in these towns. On the left, women in Thankot are cleaning a flagstoned courtyard, which they paved with a $1,529 grant from ACCA, matched by $588 from the community and $1,176 from the local government. Another community in Machhyagaon used a $1,470 grant from ACCA to restore the centuries-old “Pati” resthouse on the right.

MYANMAR

The housing project in Yangon’s Htantabin Township, was the women’s savings network’s third in Yangon. But from the start, it was plagued by troubles: one leader ran away with the savings, the inexpensive bamboo houses they built deteriorated badly after just one year, and the farmland they bought cheaply flooded for nearly half the year. Because they couldn’t afford to fill the land, they built simple raised earthen walkways, but these quickly deteriorated also. So they used a $3,000 small project grant to shore up and pave these raised walkways with concrete slabs the community members cast themselves.

KOREA

The Daeyeon-Wooam community in Busan is one of several informal settlements that cling to hillsides too steep for ordinary development. For the last 20 years, they’ve fought against attempts to evict them, but without any change in their status as illegal squatters. After a visit to Thailand, one community member returned with the idea that improving their community was a powerful way of strengthening their right to stay. So with a $3,000 small project grant (matched by $3,500 of their own) they created a community open space and cafe, which has now become the community network’s main meeting point.

PHILIPPINES

The long separatist conflict in Mindanao has turned many Christian and Muslim communities - who had gotten along peacefully for centuries - against each other and escalated tensions in this troubled part of the Philippines. But one sea-fronting squatter community in the city of Digos (63 households) decided to thumb their noses at this sectarian nonsense and used $1,165 from the ACCA small project funds to construct a communal toilet and shower block, which is managed jointly by the Muslim and Christian sides of the community (Purok Islam and Purok Isla-B), and financed by small user fees of 1 - 5 pesos.
VIETNAM

Nhon Binh and Dong Da are two coastal wards in Quinhon which still have mangroves which offer natural protection from typhoon waves and wind. Government mangrove reforestation projects haven't worked, but after being hit by several bad typhoons, communities here started planting and nurturing mangroves themselves. As a result of their efforts, survival rates for mangrove seedlings increased by 50%. The savings groups in these two wards used a small project loan of $5,000 ($2,500 per ward), to which they added $3,300 of their savings, to expand their mangrove reforestation by another 6 hectares.

PAKISTAN

The 2013 earthquake in Balochistan - Pakistan's poorest and most neglected province - left 280,000 people without shelters as the winter came on. But as urgent was the need for water, since the quake destroyed water supply and storage facilities. URC and TTRC used a $10,000 small project grant to help 9 badly-affected villages to quickly repair 18 broken hand-pumps, rebuild 6 caved-in wells and install five water tanks, which brought much needed water supply to 2,744 families, while they worked on rebuilding their houses (with an innovative housing project that was also partly supported by ACCA).

MONGOLIA

In Mongolia, there is such a lot of land that even poor rural migrants have little trouble getting the rights to good-sized plots of land in the country's fast-growing cities. But what they don't get in these “ger areas” is basic infrastructure or public amenities, and mucky, flooded roads are a particular problem. In Ulaanbaatar’s Bayanzurkh District, the women’s “Khamtdaa” savings group used a small project grant to fill and level this road, which became almost impassible every time it rained (it took 16 truck-loads of earth and gravel). The $3,000 from ACCA was matched by $2,000 from the local government and $600 from the community.

THAILAND

Thailand is the rare country where poor communities can access generous public funds to upgrade their housing and community infrastructure, through CODI’s Baan Mankong upgrading program. But there are still some communities which for various reasons cannot access the CODI support. So the national community network used a special $52,000 small project grant to set up a national fund to support special strategic community infrastructure improvement projects. One of the fund’s early loans ($5,600) helped 254 families in Chiang Rai to repair their damaged houses after the May 2014 earthquake.

INDIA

Bapa Dayalu Nagar is an informal settlement built around a pond which is an important water source for both humans and animals. But the pond was getting polluted with garbage and weeds, and its banks were being encroached upon. So the community used a small project grant of $1,150 to rejuvenate the pond, with $70 of their own funds. First they cleared out the garbage and weeds, then dug down to increase the pond’s depth. Next they constructed a well at the side of the pond, planted a ring of protective trees along the banks and built a boundary fence around it to keep out encroachers and garbage-throwers.

AFGHANISTAN

In Afghanistan, the men and women save separately: the women’s savings groups only save, but the men’s savings groups save and also plan and carry out the small upgrading projects, manage the finances and liaise with the municipality and other organizations for upgrading and solving community problems. In the city of Phole-Khunri, the men’s savings group in the hillside community at Khanger Abad (110 households) used a $3,000 small project grant (matched by $715 from the community) to build a stone flood wall and culvert along the community’s main road, which slopes steeply and is dangerous in the monsoons.