

SRI LANKA

ACCA in SRI LANKA :

PROJECT CITIES (total 7)

- Nuwara Eliya
- Kalutara
- Matale
- Batticaloa
- Galle
- Killinochchi
- Moratuwa

SMALL PROJECTS

Small projects approved : 36
 In number of cities : 8
 Total budget approved : \$115,000

BIG PROJECTS

Big projects approved : 7
 In number of cities : 7
 Total budget approved : \$280,000

SAVINGS (only in 7 ACCA cities)

Savings groups : 589
 Savings members : 5,951
 Total savings : 615,437

CITY DEVELOPMENT FUNDS

CDFs active in : 6 cities
 Total capital in 6 CDFs: \$1,039,024

- from ACCA \$280,000 (27%)
- from coms. \$605,169 (58%)
- from gov. \$25,200 (3%)
- from others \$128,655 (12%)

IMPLEMENTING GROUPS

The ACCA projects in 6 cities are being implemented by the Women's Co-op, in close collaboration with Sevanatha (NGO) and the CLAF-Net Fund. The project in Galle is being implemented by the NGO Help-o, in collaboration with the People's Company Community Network and the CLAF-Net Fund.



MORE CITY-WIDE THINKING :

"ACCA has helped us to broaden our NGO's approach from focusing on individual projects to thinking more city-wide. All city surveys and mapping are now done by communities, and the city accepts their figures and makes their data the city's official data. Then the prioritizing of which settlements to upgrade is done by the people, who now have a more city-wide understanding and more city-wide networks." (Ranjith from Sevanatha)

ACCA adds new tools to an already strong national women's savings movement :

The ACCA projects in Sri Lanka are being implemented by a country-wide network of women's savings groups, Women's Co-op (formerly called Women's Bank), in close partnership with the Colombo-based NGO Sevanatha. They have used the ACCA resources to help create, test and standardize a city-wide slum upgrading procedure, which they call the Urban Settlement Upgrading Program (USUP), and which they are now replicating in all the ACCA cities. This USUP process has several clear steps, including surveying and mapping the city's slums, identifying potential vacant land, presenting the survey data to the municipality for approval, setting up savings groups, establishing a joint city development committee (usually chaired by the mayor), preparing city-wide upgrading action plans and then implementing actual upgrading and housing projects, according to the jointly agreed-upon action plan.

Because Women's Co-op has 70,000 members, in 22 of the country's 25 districts, with collective savings of some US\$ 14 million, this is an organization with the scale and clout to really make this kind of community-driven and city-wide slum upgrading into a national process. The ACCA Program, in turn, has helped Women's Co-op to add the elements of housing, land tenure and settlement upgrading into their already very large and sophisticated and almost entirely women-run programs for saving, livelihood, welfare, health, culture, disaster relief and skills training.

HOW THE ACCA MONEY WORKS : The ACCA funds all go through CLAF-Net, a national fund which was set up after the tsunami, with ACHR support, and which is jointly managed by Sevanatha, Women's Co-op and several other groups. In each city, the joint city development committee (comprising local branches of Women's Co-op, the municipal government and Sevanatha) make decisions about how the ACCA funds earmarked for that city will be used, for which projects and in which communities. CLAF-Net then disburses the loans for housing (in big ACCA projects) and grants for small upgrading projects, according to each city's proposed plans. All the disbursements and repayments are managed by the Women's Co-op branches and groups. So far, the big project housing loans in each city (which are given only to Women's Co-op members, as an incentive for others to join the savings groups) are all repaid back into the national CLAF-Net fund, where they are earmarked for revolving in more loans to that same city. This system of earmarking certain funds for each city's use, within the national CLAF-Net fund, is a first step towards eventually establishing truly city-based funds.

Rupa Manel, one of the Women's Co-op's national leaders: "ACCA has helped us to reach out to new cities and into war-torn areas where we could never go before, and more than 7,000 new families have become part of our women's savings movement. ACCA has persuaded us to lower our interest rates for housing loans and to relax our requirements so that women can get housing loans very soon after joining savings groups. Because of ACCA, we have stronger social recognition, stronger strength to bargain. We have made many more good links with local governments in the ACCA cities. The ACCA program has also helped us to build trust and good leadership among our members."

New kinds of city-wide collaborations

The situation for the urban poor in Sri Lanka remains extremely tough. The gap between the need for housing and livelihood loans and the small capital available to the poor gets wider and wider. Poor communities are also increasingly affected by natural disasters and by a lack of policies to improve access to secure tenure and services. All the same, there have already been some striking breakthroughs as a result of this ACCA-supported process.



▲ **MORATUWA :** In the city of Moratuwa, just south of Colombo, 488 households in 8 poor settlements have been given freehold titles to their land, and the supportive mayor has provided land for the Women's Co-op to build a city-wide community center.



▲ **NUWARA ELIYA :** Since the ACCA process began in this town in the tea-growing highlands, another supportive mayor has taken the communities' side in helping to negotiate with national land-owning agencies for secure tenure in several settlements.



▲ **GALLE :** In this historic port city on the southern coast, the ACCA process has grown out of the post-tsunami reconstruction, and is being implemented by the "People's Company" community network, with support from the local NGO Help-O.