

64 Cities in Asia

FIRST YEARLY REPORT OF THE ASIAN COALITION FOR COMMUNITY ACTION PROGRAM • DECEMBER 2009



A regional program of the Asian Coalition for Housing Rights

The ACCA Program (Asian Coalition for Community Action) is a three-year program which has set out to transform development options for Asia's urban poor by supporting a process of community-led change in 150 cities in 15 Asian countries. The program's activities build on established, successful models of people-led community development and are helping scale them up by repeated replication. Urban poor communities are the key doers in this process, as they tackle problems of land, infrastructure, social and economic development and housing at scale. The program began in November 2008.

The ACCA Program's core activities are the implementation of 500 small community upgrading projects and 50 larger and more comprehensive housing projects by poor communities, who organize themselves into savings groups and form joint community development funds with their local governments to support these community-planned and community-implemented projects. Through the process of carrying out these projects, and with the strength of their city-wide networks and coalitions behind them, the urban poor in these cities are gradually negotiating support from their local governments and local development stakeholders for an alternative, bottom-up, people-driven change process in their cities.

ACHR is working with its key national partner groups to ensure that these interventions build effective, pro-poor partnerships within all these cities and to link them with both existing initiatives and ACCA-supported activities into a visible, large-scale, region-wide demonstration of alternative practice, to change discourse and practice across Asia. The ACCA Program is being used as a tool to support the work of these already-existing groups to help make that work stronger, more people-driven, more city-wide and more structural-change oriented. The ACCA Program's primary mode of intervention is to offer these community groups funds which allow them to implement very concrete development projects as demonstrations, which follow this clear strategic direction.

The projects already underway in 64 Asian cities and towns are opening space for implementing city-wide upgrading activities at scale. In all these cities, community surveys are being conducted to seed new city information systems, poor communities are organizing, linking and working together as networks, community savings groups and development funds are being set up and strengthened, and new partnerships with city governments and other local stakeholders are being nurtured.

This report begins with a brief explanation about how the ACCA Program works and summarizes some of the key strategies and concepts which inform the program's design and are guiding its implementation. But the bulk of the report is given to detailed presentations of many of the projects in 64 cities and 14 countries which have gotten started during the ACCA Program's first year.



A program that is building a community upgrading process in Asian cities that is :

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

Contents :



“What we need is **ACTION**, not talk”

We can keep talking about the big things like rights and policy change forever, but nothing happens on the ground. People who live in poor communities have identified what they need now. And what we all agree on is that we want *action* - not just more words and workshops and training! We need action to grow, to learn, to expand. We need to do something that is real, 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.

This new ACCA program, for example, is supporting small and big upgrading projects, but only as long as we can start our process now and make our change through doing things, through action. Here is our chance.

(Sonia Cardornigara, a community leader from Iloilo and member of the Homeless People's Federation Philippines, speaking at the Regional Community Forum that was held in Manila, in April 2009)

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Strategic this and strategic that . . .

You will probably notice how often the word “strategic” comes up in this report: how building a strong people’s movement in a city is *strategic*, how community savings and surveys are *strategic*, how community development funds which bring cities and the poor to work together are *strategic*, how it’s *strategic* to think and work city-wide from the start, how the small and big ACCA projects are being used *strategically*, how exchanges and national platforms are being used *strategically*.

It may begin to sound like a broken record, or an attempt to score points by the tiresome repetition of the latest development buzzword. But we keep coming back to *strategy* because it’s one of the most important aspects of the ACCA Program, and one of the elements that is most conspicuously absent in most conventional, project-oriented development interventions, where you fund a walkway or a microcredit scheme, and you get exactly what you pay for and not one gram more. Sure, a walkway does get built, and a few women do get micro loans, but nothing further happens: no real change is brought about - those women are still poor, still powerless, they still have no relationship with the city, no place in the city plan, no strength and no unity.

So forgive us if we sound like a broken record, but in our efforts to break this wasteful, go-nowhere style of development, we have adopted the term “strategic” as a kind of operational mantra.

1 Promoting city-wide upgrading : The ACCA projects now underway in 64 Asian cities are opening up space to implement city-wide upgrading activities at scale. In all these cities, city-wide community surveys are being conducted, and these surveys are being used to identify, prioritize and plan settlement upgrading projects, which are then carried out by community people themselves, in partnership with their city governments, to help build the momentum of a city-wide upgrading process. The 32 big projects approved so far are helping about 3,059 urban poor families to get secure land and housing, as direct beneficiaries of the projects, and are also facilitating the creation of City Development Funds, as new joint financial mechanisms in most of these cities. Small upgrading projects (like walkways, drains, toilets, water and electricity supply systems and community centers), which have been approved in 299 poor communities in 50 cities are allowing poor community people to collectively develop solutions to immediate problems they face and are leading to more active involvement in the communities and more collaboration with their local governments. With a modest support of only \$3,000 per city, a variety of joint development processes are being undertaken, such as city-wide community surveys, networking, building partnership with the city, dealing with eviction problems and strengthening community savings and organization.

2 Making new space for communities to work with others as equals : The ACCA Program emphasizes community-driven development and large scale change by urban poor communities. Two important parts of the program are the city-level and national-level joint development mechanisms that are being set up to help facilitate this change process and to bring all the key development supporters and communities to work together. In this way, the program’s intervention is not only to channel resources into poor communities and their community-driven developments, but is being used more strategically to create new structural platforms at city and national levels which can allow communities to work with other urban partners as equals and to plan and implement projects together.

3 Creating a new approach for nation-wide change : The ACCA Program is opening up a new approach for making change at national level, rather than the more conventional project-oriented approach. The countries participating so far had already been assessing the change process at national scale when they began selecting pilot cities and planning their ACCA projects. Cambodia and Nepal have undertaken nation-wide slum surveys, while the Philippines has surveyed and organized communities in high-risk areas around the country. In Vietnam, the ACCA process is being coordinated not by an NGO but by a national league of cities - the ACVN.

4 Developing regional, national and city information systems : Since the ACCA Program began, the development of systems for gathering, understanding, comparing and sharing information about the regional city-wide slum upgrading has been at the center of all the discussions and planning. As the program enters its second year, we expect that the information systems on the ground - at city, national and regional levels - will be clearer to all the groups and can be used as a regular part of their work, to help assess the real, concrete, measurable changes that are happening in these cities, in these countries and in the Asia region as a whole.

5 Building an active regional learning platform : The ACCA Program is providing an active new platform for learning and mutual assistance among groups in Asia - groups that come from a variety of working cultures and political contexts. The learning in this new “university” is not academic or theoretical - it’s rooted in action and in a shared belief in community-driven processes for structural change. All the ACCA meetings are organized in different countries and cities, and one or two days during each meeting is set aside for exposure to the local politics and processes, community visits and discussions with local stakeholders. This “on the ground” learning and sharing has been one of the most important elements in the ACCA Program’s first year.



6 Developing new finance systems for poor people and by poor people : The ACCA Program’s support to all these development activities comes in the form of finance. One of the most important goals of the program is to develop new financial systems for poor people (the group that is invariably excluded from accessing most available finance), which they can manage themselves. Though the ACCA funds are extremely modest, when you compare them to the real scale of needs, these funds come with a great deal of flexibility, and they allow poor community groups the freedom to decide, to plan, to implement and to use those funds to fix what they feel needs fixing. And because the program’s finance helps seed new city-level community development funds, to which all the community savings groups are linked and to which local governments and other local development actors contribute, the program is creating new city-based finance systems with a very clear “people culture”.

TEN KEY IDEAS BEHIND ACCA



ACCA is a way to deal with **EVICION** before it happens :

City-wide upgrading is a strategy for developing alternatives to eviction, long before anybody actually gets thrown out. Usually, it's not until eviction actually happens that the activists come in with their protests and campaigns, but by then it's usually too late; everyone has fewer options and less bargaining room in the heat of crisis. In fact, almost all evictions can be predicted before they happen, if you have good information about who lives where and what kind of development projects are being planned in your city.

In Thailand, for example, when plans were set years ago to build a new airport at the eastern edge of Bangkok, community networks in the city knew that slums within a 20-kilometer radius of the site would face eviction, sooner or later, especially those communities along old roads leading to the new airport. Some of the evictions would be direct, and some would be caused more indirectly by market forces and skyrocketing land rents later on.

But the airport never caused the eviction crisis it might have, because the networks and their supporters, in the best tradition of city-wide upgrading practice, had already done their homework: they had a full picture of the impact of the airport project, had identified communities vulnerable to eviction immediately or later-on, and had begun developing comprehensive plans to secure land and housing for all these communities, using the power of their comprehensive plans to jointly negotiate for land and develop their own land-sharing and resettlement projects. By the time the airport opened, more than a dozen community housing projects in the area were completed or underway.

The concepts that informed the design of the ACCA Program and which guide its implementation did not come out of the blue, but represent a continuation, an intensification and a scaling up of ideas which have been key aspects of ACHR's work and its learning over the past twenty years. Here is a short list of some of the key ideas:

- 1 COMMUNITIES AS THE PRIME MOVERS AND SOLUTION-MAKERS :** It's no exaggeration to say that most externally-propagated development interventions - by governments, NGOs and development institutions - no matter how well-intended, are failing miserably to provide the solutions that are needed. The scattered, supply-driven projects they offer are not even coming close to responding to the real dynamics or the real scale of the problems of poverty, land and housing in Asian cities. The poor, on the other hand, are growing in strength, sophistication and capacity, and they are ready to bring about change. There are plenty of examples now that show clearly that people-led, community-driven development works. By opening up as big a space as possible for people to exercise their power to make change in their lives, their communities and their cities, the ACCA Program is bringing this largest-of-all development armies to the task of resolving our urban land and housing problems, as the primary agents of change, not just the passive "beneficiaries" of development.
- 2 URGENT, REAL NEEDS AS THE DRIVING FORCE :** As the group which most directly faces the problems of urban poverty every minute of their lives, the poor themselves understand their needs better than any outsider. The ACCA Program gives people in poor communities the tools to do something they need - *right away* - and the urgency of their needs is the program's driving force. Once communities have the tools to do something right now, even if the resources are very modest, they invariably zoom ahead like a jet. That's why most of the small upgrading projects being supported by ACCA go so fast - usually it takes no more than two months to complete a project, and in some cases less than three days! This is what we mean when we talk about "*demand-driven*" projects, which arise from what people decide they really need, as opposed to "supply-driven" projects, which impose some outsider's idea of what people need and should do.
- 3 EMPHASIS ON ACTION :** It's a strange quirk of development funding these days that while it's quite easy to get "software" funding to train poor people, to educate them, to empower them, to "conscientize" them and to build their capacities, it's not so easy to get "hardware" funding to allow them to make any tangible, physical improvements in their slum communities, which is the obvious next step after all that *capacity building*. The ACCA Program works on the premise that the best capacity building is the capacity-building that happens when communities take action to tackle the problems they face, and that real change processes are born in that kind of action - *not in talk*. So instead of training workshops and endless seminars, the program provides funds which allow people to take action right now: paving that street, negotiating to get that land, building that drain. And communities can deliver the goods faster, cheaper, better and more appropriately.
- 4 CITY-WIDE THINKING, CITY-WIDE ACTION :** There is an urgent need to make community upgrading a proactive part of a city politics. The best way to do this is to work at city-wide scale - the scale that is necessary to bring about changes in the deeper political and structural problems which cause poverty, slums, eviction and social exclusion in cities. Individual communities and scattered pilot projects can never hope to address all these things in isolation. In the ACCA Program, the whole city is the working unit - not one project, not one community, not one sector. And the process of change begins from day one with a city-wide perspective, with city-wide information gathering to get the bigger picture, city-wide community network-building to break the isolation of individual communities and build a poor people's movement with the strength of numbers, city-wide savings and community funds to build the poor's financial strength and link it with other resources, and city-wide partnership-building to bring all the key stakeholders together to sit together, develop a common understanding of their city-wide problems, and set a common direction for solving them together. These things help build a new momentum for change, adjust relationships between poor communities and the city, build partnerships which can then take on other city development activities and make the city's management more effective, more inclusive and more equitable.
- 5 USING THE RESOURCES STRATEGICALLY :** ACCA's intervention in a city is not intended to be only a way of channeling resources into poor communities to fund a few specific community-driven drainage or housing projects. The idea is to use those resources more strategically to make a greater impact on the city, by creating new structural platforms at city (and national) level which can allow communities to work as equals with other urban partners and can help mainstream community-driven development and large-scale change by urban poor communities. So the way the upgrading and housing projects are selected, planned, implemented, visited, learned from and repeated in other places are all planned explicitly and strategically to become opportunities to build the negotiating power of the poor, to strengthen working partnerships between the poor, their local governments and other stakeholders in the city, and to create a city-wide problem-solving mechanism with roots in the city that are deeper than any short-term development intervention like ACCA.
- 6 EVERY CITY CAN SOLVE IT'S OWN PROBLEMS, TOGETHER WITH THE PEOPLE :** It is our conviction that every city can solve its own problems of land, housing and poverty, if it works together with the people. Confronted with growing problems they cannot respond to, city governments tend to complain that they don't have power, they don't have land, they don't have budget, they don't have the right policies and it's not their job! But most city governments do have funds and programs, but they're not responding to the real needs. In fact they can solve these problems within their own constituency, with the power and resources they have already have - if they work with the people. The ACCA Program is helping to create new possibilities for the city to see this community-driven model as a viable way of tackling the serious housing and land problems within its constituency, through joint management, flexibility, negotiation and cost-sharing. When organized poor communities work with their city governments, the city also learns a new way to support the development process by communities, outside of their strict, conventional, government-controlled way of doing things.



7 THE GOAL IS STRUCTURAL CHANGE : Most of the problems being faced by the poor today are the direct product of the powerful, underlying structures which produce poverty and inequity in our societies in the first place: the structures which determine land ownership and land use, the financial structures, the governance structures, the economic development and resource allocation structures. Besides being full of injustices, these structures are incapable of making room for poor people to realize their most basic human rights or to change their situation for the better. These serious problems in the larger system are bringing more and more people into poverty, in both urban and rural areas. By working at scale, and by focusing not on nice little projects which resolve poverty only in small pockets, but on building city-wide and country-wide solution-making systems, the ACCA Program is using its small, external resources to challenge those deeper structural problems, transform those wrongful structures and change those inequitable systems. It's a tall order, of course, but that is the important way of thinking that informs the program.

8 ASIAN SOLUTIONS FOR ASIAN REALITIES : The ACCA Program brings together most of the key groups and people who are core members of the ACHR coalition, all with a track record of committed, successful and large scale work on urban poverty in Asian cities, most of which are now implementing ACCA projects. The history of their involvement in that work and the reach of their work might be different, but the common thread is a belief in poor people and in their power to solve the problems they face. The collective experiences of all these different groups represents a huge quantum of understanding and possibilities - Asia's own home-grown development wisdom. The program allows these groups to link, to meet often, to share, to compare notes, and to work together in new ways and with a new intensity, to bring the region's community-driven and city-wide development processes up to a new level, through ACCA-supported projects they use to strengthen their initiatives. In this way, the ACCA Program is becoming a new learning platform in the region - a platform which allows community groups and professionals (and sometimes local government officials) to see, to learn, to share, to grow, to develop a common direction - a common direction that is community-driven and city-wide and rooted in Asia's own politics, its own cultures, its own social realities and its own history.

9 BUILDING ON WHAT IS ALREADY THERE : Each city and each country has its own history of development work, its own struggles, its own political culture, its own set of development interventions and stakeholders and its own milestones and breakthroughs. While the ACCA program comes with some very clear points (like people-driven, city-wide, partnership, community controlled finance, etc.), it begins with respect for the culture of that local process, and uses that local process as the starting point, without imposing any strict rules on how to manage things. And it turns out that difference can be a very good thing! The program makes use of whatever potentials already exist and uses modest projects as interventions to bring about change that is demand-driven and city-wide. We see very clearly that in this process, the ACCA Program is becoming a tool for intervening in the work of existing groups to make it stronger, more people-driven and more city-wide in concept and scope. The ACCA Program's mode of intervention is to offer these groups funds for implementing very concrete development projects which follow this clear strategic direction.

10 Working at **SCALE** from day one :

The ACCA Program has been designed to spread out the opportunities it offers to as many community groups in as many cities and as many countries as possible. Because of this wide reach, the program's funds for different activities are not very big, but they are sufficient for the different groups to experiment, to innovate and to link up those modest funds with other resources.

What we are trying to do with the ACCA Program is to challenge the prevailing culture of doing single projects in isolation. Everybody says the same thing: *You have to start small, you have to do a nice pilot and develop a "best practice", you have to show everyone the model, and then once everything is all worked out, you replicate it, little by little.* After thirty years of doing this, Asia is littered with pilots that never scaled up and "best practices" that never got replicated, and slums and poverty everywhere. Yet unbelievably, that model remains the norm in most development practice. Meanwhile, thousands of poor communities continue to live in squalor and insecurity, fed up and wanting to make change, but getting precious little help.

It's clear that we can't hope to make any significant change by only doing little projects like this. Change requires scale, because the reality is scale - the huge scale of the problems, the huge scale of the frustration and the desire for something better in poor communities. The ACCA Program's approach is to begin with this reality, and make scale the foundation of every step and every aspect of the program's operation, from day one. What are the strategies to put this big-scale thinking into practice?

- **Scale in UNDERSTANDING THE CITY :** The first step is getting a whole picture of a city, through city-wide slum surveys, vacant land mapping, looking at all the groups already working in a city, looking at whatever pilots have already been done, seeing what's already there that can be built on.
- **Scale in COMMUNITY PROCESSES :** Then getting as many community groups as possible to meet, to discuss, to link together into networks, to start saving, to develop their own financial systems - all to get as many poor people in the city as possible into an active process, from the beginning - *not later!*
- **Scale in COLLABORATION and PARTNERSHIP :** Then getting the local government and other stakeholders in the city involved in this process, in different ways.
- **Scale in IMPLEMENTING ACCA :** If it's done in a horizontal way, and under the eyes of this whole city-wide process, the selection and implementation of the ACCA projects allows people the right to be part of the process of choosing where the projects will be implemented, and it makes the implementation of a project in a specific community something that the whole city learns from and the whole city owns. The idea is to use these projects, these networks, these partnerships and that saving - and put all these good things together to make something bigger and stronger and larger scale - to match the large scale of the problems, the large scale of the realities. In this way, scale becomes the force that pulls all these elements together.



The focus on scale in ACCA is not a new idea out of the blue, but builds on an understanding which many groups within the ACHR network have come to in their work in their own countries. For them, the "project approach" has long ago lost its luster, and they've realized that it is crucial to work at large scale. A country-wide and city-wide, large-scale approach in how they link with other groups and how they work towards making change is now deeply embedded in their work.



“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 processes in our countries. We have solutions to all the problems we face. In fact, *we are the solution*. But if we don't trust ourselves or believe in our own capacities, we can't bring about those solutions.

(Ruby Papeleras, a community leader from Barangay Payatas in Quezon City and member of the Homeless People's Federation Philippines, speaking at the Regional Community Forum that was held in Manila, in April 2009)

Who implements the work and how?

In each country involved in the ACCA Program, there are key groups already working on issues of urban poverty and housing. Most of these groups are part of the ACHR network (with a few newcomers), and all of them share a common belief in a large-scale change process by people. These groups already support federations and networks of poor community people, and most of them have already cultivated some kinds of collaborative links with local government agencies.

These are the groups taking part in the ACCA Program, which is designed to enhance their work and to expand the space in the cities where they are working for community people, the local government and different stakeholders to sit together, work together and jointly create a city-wide mechanism for implementing the ACCA-supported projects, learning, helping each other and taking on other initiatives. The program also supports the setting up of national mechanisms to facilitate the same coordination, learning and mutual support at country-wide level. Some sub-regional groupings have also emerged, in which groups in neighboring countries assist each other (like Indochina and South Asia), and the program is supporting these. All these activities are assisted and boosted by the regional groups and the ACHR secretariat.

But the main work of the ACCA Program, which accounts for 60% of the budget, is the “hardware”: small upgrading projects and big housing projects which are being implemented entirely by people themselves in poor communities. The plans for these projects, as well as the city-wide processes they are part of, are developed by the local groups (following the program's clear budget ceilings and support categories) and proposed in batches every two or three months, to the Regional ACCA Committee, which reviews the proposed projects and approves them. The budgets are then released in two of three disbursements, according to schedules the groups work out themselves, with minimum fuss, maximum flexibility, simple reporting and a lot of trust. Aside from the budgets for city-level activities and national process support, most of the project money goes directly to the large number of communities and community organizations, who do everything themselves.

Collaboration at every level :

- **Regional ACCA / ACHR committee :** A regional committee was set up at the start of the program to help coordinate this new regional process and to review and approve proposed projects under the ACCA Program. The structure of the 15-member committee that was agreed upon includes 9 representatives from countries currently active in the program, 3 community representatives, 2 senior people, 1 person from the ACHR secretariat. This committee meets every 2 - 3 months and is the key regional mechanism for learning, sharing, assessing, supporting the cities involved in the program, organizing exchange visits, forums of communities and community architects and linking with international organizations.
- **National joint committees :** In many of the countries, national committees have now been set up which link community groups, government officials, NGOs, and cities to work together to make decisions, learn, assess, advocate, build joint capacity and make policy changes.
- **City development committees :** In most of the cities, some form of joint working group has been established, to provide a platform for community networks, city governments, civic groups, NGOs and academics to plan, to manage the upgrading and City Development Fund process, to look at land issues, and to support change in the city together.
- **City-wide community networks and coalitions :** These are the key mechanisms to link poor communities in the city, to work together, support each other, learn from each other's initiatives, survey and map their settlements, strengthen their community finance systems of savings and funds, formulate their upgrading plans, negotiate collectively for land and for various other resources and changes, and plan joint activities in collaboration with other groups.

ACCA Program coordination :

The ACHR Secretariat has been fully engaged in helping to coordinate the ACCA Program in several ways :

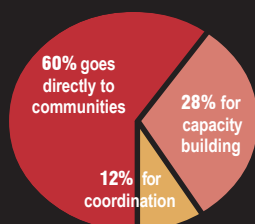
- **Facilitating the ACCA process in various countries :** Since the program began, the ACHR secretariat has provided extensive support, advocacy and coordination assistance to the process in the 14 countries in the program so far, through constant correspondence and visits. This work has included opening new links with groups and participating in several important meetings in Viet Nam, Cambodia, Lao PDR, Indonesia, Burma, Philippines, Nepal, Mongolia, Korea and Fiji.
- **Producing program documents and reports :** Besides developing all the necessary project documents and forms, the ACHR secretariat has produced a variety of reports since the program began, including a six-monthly progress report, a report about the Regional Community Forum in the Philippines, reports about the four ACHR/ACCA meetings so far (which contain all the new project proposals and reports on the progress of already-approved projects), detailed documents on the field visits to projects in the cities where the meetings were held (Bangkok, Bharatpur, Chantaburi, Seoul, Surabaya, Iloilo). All these reports have been distributed widely and can be downloaded from the ACHR website.

Linking with broader sources of support : The ACHR secretariat also continues to work to influence other funding institutions and regional development agencies to support activities and policy changes which are in line with the community-driven, city-wide and community-city partnership strategies of the ACCA Program. In January 2009, ACHR negotiated a grant of US\$ 367,000 from the Rockefeller Foundation to support technical assistance, media and community architects activities within the ACCA Program. In March 2009, ACHR collaborated with UN Habitat to develop a plans to expand the ACCA Program's direction into joint regional “The Three Hundred Cities Program,” which will support city-wide community upgrading in 300 cities in the Asia-Pacific region. Discussions with UN-ESCAP, Cities Alliance and CITYNET for more concrete regional collaborations in Vietnam, Fiji, Bangladesh and Korea are also continuing.



BUDGET breakdown :

The total budget for the 3-year ACCA Program is US\$7 million



1 60% of the funds go as "hardware" directly to poor communities: US\$4.2 million

- \$1.5 million (for small community upgrading projects)
- \$2 million (for big housing projects)
- \$400,000 (for strengthening poor people's finance systems)
- \$300,000 (for community-managed disaster response projects)

2 28% of the funds go as "software" for capacity building activities: US\$1.95 million

- \$1.15 million (for strengthening city and national processes, surveying, mapping, network-building, meetings, exchanges, workshops, partnership-building, learning, national coordination)
- \$500,000 (for strengthening regional processes, exchanges, meetings, workshops, seminars, advocacy)
- \$300,000 (for a variety of "Understanding Cities" projects)

3 12% of the funds go into coordination, advisory and administration: US\$ 850,000

ACCA Program finances :

The total budget for the three-year ACCA Program is US\$ 7 million. A budget of US\$ 1,746,291 for the first year's ACCA activities had been transferred to ACHR by December 1, 2009, by IIED (which has agreed to act as conduit for these donor funds). This budget came under three separate contracts: a contract for small projects (US\$ 357,516), a contract for big projects (US\$ 457,516) and a contract for capacity building and other items (US\$ 931,259). By December 1, 2009, a total of US\$ 1,543,753 had been spent, leaving a balance of US\$ 202,538 in the ACHR account. By that date, ACCA Program funds had been transferred to 12 countries, to start implementing the projects in 50 cities. In order to make the systems for managing these finances within the ACCA Program as simple and clear and open as possible to everyone, a few important strategies have been adopted in how the program's finances are managed :

- **The money goes direct to the people.** Most of the ACCA budget is for community activities, and most of those activities are "hardware" - big and small upgrading projects. This is among the rare development finance that goes directly into the hands of the poor. It may seem like small money, but for communities it's big, because in most cases, they've never before been given the chance to manage - or to even touch! - money for their own development. This modest budget allows communities in a city to wake up, plan together and strategize how to stretch that money to do as much as possible. And more important than the amount is the city-wide and people-driven direction of that money: poor communities have to come together, they have to sit with the city, they have to survey and get information about their settlements, they have to start saving, they have to develop plans, they have to make a city fund. That small amount of money from ACCA (maximum \$58,000 per city!) is leading all these important developments, and by doing so, it is pulling poor people out of the trap of isolated projects in isolated communities and into the real politics of change in their cities.
- **The money stays in the city and keeps growing.** The big project funds from ACCA come with the condition that the money be used as a loan to the community, so the repayments help to seed a new urban poor fund in the city, or add power and lending capital to whatever community fund already exists in that city. In some countries (Vietnam, Cambodia, Philippines and Indonesia), thrifty groups have decided to use the small project funds as loans also, and revolve that money in order to further build up their city funds, to support more upgrading projects. In these ways, the big and small project budgets help build a communal asset which belongs to all the poor communities in the city - an asset which does not go away, but keeps growing, keeps on revolving and keeps on helping communities.
- **Using easy money to loosen a difficult process on the ground :** The budget allocations from ACCA are fixed by low ceilings (see box below), but the groups are free to manage them with a great deal of flexibility and creativity. The idea is that these small grants to support a community's needs should be used strategically to trigger bigger things within the city (where things are much more difficult): to build up poor people's confidence and wake up their "sleeping army" into an active force, to unlock difficult local money and difficult land that have been unavailable, to transform difficult relationships into working partnerships. The ACCA money is easy, but that easiness can make all that difficult stuff start moving.
- **Most of the money goes to projects on the ground, not to local administration.** The ACCA Program is a tool designed to add to a group's existing process and help it change, but its emphasis on community activities means there isn't much potential for program funds to be used to cover the local group's core administrative costs. But the program does provide a budget of \$3,000 per city for city-level activities (surveys, promoting savings, meetings, exchanges) and \$10,000 per country for national activities (national meetings, coordination, exchanges, small workshops, linking with government, advocacy). These lump sum amounts give the implementing groups more freedom to decide what they would like to do with that money. In only a few cases are ACCA funds being used to cover some extra national coordination costs (in Vietnam, Mongolia, Lao PDR and Cambodia).



The strategy of fixed but small BUDGET CEILINGS :

The ACCA program sets extremely modest budget ceilings for most of the specific activities it supports, and leaves it to the implementing communities and groups to work out all the complications of how best to use those budgets. These ceilings were discussed and agreed upon early on, in the first regional ACCA / ACHR Committee meeting in Nepal, and that agreement has allowed the work to go ahead in a big way, with these simple parameters.

There are several reasons why this "fixed price" strategy has been adopted. Most conventional project proposal writing is speculation: development organizations draw up lists of needs and activities, which are mostly guesswork and assumptions, and then set budgets to go with those activities, most of which change anyway once the real work starts. Here we make it much simpler. The one-price-for-all makes the program's finance system simple and clear to everyone: everyone knows the ceilings, everyone knows the rules, no dark corners, no need for arguments. The fixed ceilings are a way to *de-emphasize* and simplify the budget aspect of the program, and by doing so, it pushes groups to think more about the real substance of the program: the whys, the whats and the hows in their city-wide upgrading process.

The budget ceilings are very small, but groups are free to do whatever they think is important with that money. And it is possible to do a lot. Even small budgets give people something in their hands to negotiate with. Small budgets force people to economize and think hard. If communities plan well and use these funds strategically to link with other resources, as is happening in many of the project cities already, even these modest budget amounts can help unlock people's power to negotiate with other actors for more resources, more land, more support.

- **\$15,000 for at least five small upgrading projects, in five different communities in each city** (many groups are stretching this \$15,000 budget to implement as many as 12 small projects!).
- **\$40,000 for one big housing project in each city**, with a maximum of about five or six big projects per country (not all cities will implement big projects).
- **\$3,000 per city for city process support**, to cover a variety of joint development processes within the city.
- **\$10,000 per country per year for national coordination.**

4

SMALL PROJECTS

SMALL ACCA Projects : (as of December 30, 2009)

Total number of projects approved in the first year : 299 projects

- Number of projects completed : 99 projects
- Number of projects in process : 112 projects
- Number of projects not started : 88 projects

Total small project budget approved
US\$ 718,500

Number of households who directly benefit from these projects :
43,627 households

A note on OWNERSHIP :

A Thai group was recently in Vietnam, and in the city of Viet Tri, they visited the 1km paved road that had just been completed by a community in the Van Phu Commune. Only a third of the budget for the road came from ACCA (\$3,000), in the form of a loan, which the community is already repaying. The people persuaded the city to contribute the other \$6,000. That makes the project a good example of how these small project funds, when they're used strategically, can unlock much greater public resources from the city.

But the project was successful in another important way. The road was so long, and so professional-looking that the visitors couldn't help asking whether this was really the community's own project, or whether it was a public works project of the city, in which the community people had been used as the laborers? The answer from these proud community people was instant, *"Of course, it is our project, and it was the city that contributed to our community!"*



286 SMALL upgrading projects approved so far :

One of the problems with most development support is that it is ready to pump funds into the "software" of community development like capacity-building, training and meetings but is almost never willing to support any real, concrete implementation of housing and community improvement projects by poor communities - the "hardware." So when poor communities keep getting trained and their capacities keep being built, they aren't able to see what kind of form change can take. The ACCA Program starts with the hardware, allowing a lot of small but concrete projects to be implemented by people.

By the end of the program's first year, a total of 299 small upgrading projects in 290 slum communities in 52 cities in 13 countries had been approved, about one-third of them finished now. These small projects are all being planned and proposed by communities, through a city-wide process of prioritizing and agreement, and are being implemented by community people themselves, with an enormous number of both direct and indirect beneficiaries. A striking majority of the projects involve building paved roads and walkways (68 projects) and drainage lines (29 projects). There are also water supply (64 projects) and electricity and street lighting systems (10 projects), private and communal toilets (44 projects), bridges (8 projects), community centers (20 projects), rice banks (3 projects), a children's library (1 project), community fire-protection systems (2 projects), tree-planting (7 projects) and solid waste and composting systems (18 projects).

What do these small projects do?

- **Getting people into an active, collective process :** The small upgrading projects in the ACCA Program are a tool to get community people into an active process of looking at their needs and then taking action to resolve them - *together*. 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.
- **Building a bridge between communities and their city governments :** These small project very often act as a bridge between communities and their local governments. Most local authorities don't pay much attention to "software" activities like savings and income generation in poor communities, but they do tend to pay serious attention to any "hardware" projects that communities undertake, like streets or drains or walkways - especially if they haven't been authorized! These kinds of public goods are usually supposed to be provided by government authorities, so when people invest something and do this public work themselves, local governments very often get quite excited: *"Who gave you that money? How could you do that?"* Many communities may prefer to plan and construct their small improvement projects without asking anybody's permission, but many also use the small project implementation as an opportunity to open a dialogue with the concerned local government agencies. And that can be a good thing, a "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 in practice, most even contribute to the project budgets.
- **"Warming up the machine" in different ways :** If we start creating some visible change in a small way or in a few areas, that change may not by itself reach a large-scale. But if we manage the process right, and if that initial change is not kept in isolation but opened up wide, a little bit of motion in one area can set off a little motion in other areas that are asleep, and those new centers of motion in turn inspire still more motion in other areas. Gradually, what started as a small movement in one point, expands and catches on and creates an ever larger field of movement and momentum. It's not one single change by itself, but many small changes, which come from many different points and different forces, and which are very open and visible in the city, which create this momentum. This is a concept that appears in both Buddhist philosophy and physics, and it's a profound aspect of how communities learn and how good ideas catch the wind and spread out by themselves. We can see that when communities in a city start with their savings, with their surveys, with their networking and with their first small improvement projects here and there - those activities alone can't bring about a big change. But when those activities are conceived and carried out in a city-wide scale, that flurry of activity around the city can stir things up enough that the city starts noticing. And in most cases, the city starts linking with this community action and moving along with it - maybe in small ways at first, but gradually in more significant ways, as it recognizes the benefits in doing so. This is the "soft start" we're talking about. It's like warming up the machine of collaboration. And little by little, it starts generating its own momentum. This is one of the main functions of the small projects.
- **Leveraging other funds, other kinds of support :** If community people negotiate well, they can often get help from the local authority in some form: a funding contribution, building materials, technical assistance or access to construction equipment. In many of the small projects so far, the community groups have been able to use the modest ACCA funds to leverage significant additional support in cash, labor and materials from their local governments, from other local development organizations and from within their own communities (especially in Cambodia, Vietnam and Nepal).
- **A step towards getting land :** With this soft link established, it's a short step to land negotiations. The implementation of these small projects may not bear directly on the issue of land security, but in several cases already, communities that have implemented these small projects have then been able to negotiate for land (for example Bharatpur in Nepal, several Cambodian cities, and Nuwara Eliya in Sri Lanka).



BEFORES and AFTERS :

With 286 physical upgrading projects underway in almost as many slum communities around Asia, you can imagine that some pretty stunning “before” and “after” photos are being taken and pinned up in community centers and meeting rooms, by way of proud comparison. This set above shows the walkway in the Bethlehem Community in Quezon City, Philippines, before and after the people paved it, drained it and landscaped it.

Small project funds used as grants and loans :

Because the small project money from ACCA goes to the cities as a grant, the community networks and federations in each city are then free to decide how they manage those funds. And groups are already showing a great deal of creativity and thrift in the way they manage these small resources, stretching them in different ways to do much more than fund only five small projects. In some cities, the small project funds are being used as grants to the communities, for making improvements which bring benefit to everyone in the community. But in many other cities, groups are using the small project funds as loans, to spread even these scarce resources much farther by revolving the money, so it can later finance more rounds community improvement projects in other settlements. Here are some notes on the two systems :

- **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. And these grants can be seen as investments in the community's social capital: they pull people together, get them working together, bring them into an active process and start saving. 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. In this system, the poor may not repay in financial terms, but the return is in action, organization, confidence and energy.
- **Small projects as LOANS :** Many of the groups have decided to give the small project funds to communities as loans (usually at a low interest of 1% or 2%, or no interest at all), which the people then repay into some kind of revolving loan fund. For some, this decision comes out of a thrifty desire to stretch these 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, but in most it revolves within the network or the city.
 - **In Vietnam**, most of the ACCA cities give the small project funds as loans, but in some cities, they are using the repayments to set up a city-level welfare fund.
 - **In the Philippines**, the Homeless People's Federation has an established tradition of recycling any and all external project funds and using them to expand the capital in their various revolving loan funds for supporting other community projects. They are revolving their ACCA small project funds through their existing city-level UPDF funds. The community networks in Lao PDR are doing the same thing.
 - **In Indonesia**, in Surabaya, the small project loans revolve within the same community's savings group.
 - **In Cambodia**, they have a rule that if the small project is for the common good, it's a grant to the community, and if it is for individual families, it goes as a loan. But most of the Cambodian small projects are public.
 - **In Burma**, the housing loans are given in cash and materials, but repaid in rice to create communal rice banks!

The principal of INSUFFICIENCY



INSUFFICIENCY IN ACTION :

The \$40,000 ACCA budget for the big project in Serey Sophoan, in Cambodia, was clearly insufficient to complete an entire housing project. But before the money had even been disbursed, the community network there began using its availability to negotiate with. And within a few months, they had not only extracted a promise of free land titles for 387 riverside squatters, but had finagled another piece of free government land for relocating another riverside squatter settlement, complete with municipality-provided land-filling and infrastructure.

The \$3,000 for small upgrading projects and the \$40,000 for big housing projects which the ACCA Program offers community groups is pretty small money, but it is *available money*, it comes with very few strings attached, and it's big enough to make it possible for communities to think big and to start doing something actual: the drainage line, the paved walkway, the first 50 new houses. It will not be sufficient to resolve *all the needs* or to reach *everyone*. But the idea isn't for communities to be too content with that small walkway they've just built, even though it may be a very big improvement. Even after the new walkway, the people in that community will still be living in conditions that are filled with all kinds of “insufficiencies” - insufficient basic services, insufficient houses, insufficient tenure security and insufficient money.

If a community upgrading project supplied enough resources to resolve all those various insufficiencies, the problems could certainly be solved for those particular community members. But there would have been no development in the larger sense. When the resources are not enough for everybody, when they are *insufficient* like this, people have to think harder: they have to summon all their own resourcefulness, they have to negotiate, they have to seek out partners and undertake collaborations to get the other things they need. Nobody needs to think like this when they have enough money to do everything for everyone! It is in that gap between insufficiency and sufficiency that the real development happens.

If an ACCA project reaches even half of the households in a community, that's often enough to get others in the city to come along and contribute - the municipality, the provincial authority, other development agencies. And because communities have already begun the improvements and are confident and ready to go, they can go into these negotiations not as beggars but as viable development partners with something already in their hands. Then, whoever joins the process can feel good that they are contributing to that success.

Insufficiency is also important when we start designing for SCALE, because there simply isn't enough development money in the whole world to fund *sufficiently* all the projects that need doing! This concept goes against almost all of conventional development practice, which keeps pouring huge funds and huge professional inputs into pilot projects where everything is paid for and everything is covered. Whether or not they succeed, those kinds of pilots can never possibly scale up, at that level of *hyper-sufficiency*.

The ACCA money is small, but it goes to as many cities and groups as possible, where it generates more possibilities, builds more partnerships, unlocks more local resources and creates a much larger field of learning and a much larger pool of new strategies and unexpected outcomes. It is a program designed to deal with large scale problems and large-scale needs of poor people by working realistically and at the same large scale, and by letting communities and their partners fill in those gaps. This is why the ceiling for small project grants was set so small - just \$3,000. And in many of the cities, thrifty community groups have pushed the principle of insufficiency even further, using only \$500 - \$1,500 per project!

BIG ACCA Projects :*(as of December 30, 2009)*

Total number of big projects approved in the first year : **32 projects**

Total big project budget approved
US\$ 1,195,120

Number of households who directly benefit from these projects :
3,559 households

STATUS of the projects :

Fully completed (5 projects)
Khammu and Khuchankone (Burma), Manila and Mandaue (Philippines), Tunkhel (Mongolia).

More than 50% done (11 projects)
Serey Sophoan and Peam Ro (Cambodia), Surabaya (Indonesia), Bharatpur (Nepal), Quezon City Dist. 1, Typhoon Ketsana and Iligan (Philippines), Nuwara Eliya (Sri Lanka), Bayanchandmani (Mongolia), Chum Phae and Bang Khen (Thailand).

Less than 50% done (9 projects)
Samrong and Preah Sihanouk (Cambodia), Viet Tri and Vinh (Vietnam), Erdenet (Mongolia), Leh (India), Vientiane (Lao PDR), Kalutara and Matale (Sri Lanka).

Not started yet (7 projects) :
Bavet (Cambodia), Makassar (Indonesia), Biratnagar and Birgunj (Nepal), Seoul (Korea), Navotas (Philippines), Bhuj (India).

32 BIG projects approved so far :

By the end of the first year, a total of 32 big housing projects (in 32 cities in 12 countries) had been approved. The budget for these big projects comes with some strings attached. Because they are being used to demonstrate new, comprehensive and people-driven housing alternatives, the most important thing is that people are the owners of the projects and the key actors in every stage of their planning and implementation. And the people need to do these projects together: save together, think together, plan together, build together and put their labor together, as much as possible. The planning and construction processes should be highly participatory and should bring the community's social structures into the physical plans. It is also important that no matter what form the projects take, they should be developed as cheaply as possible, so they can demonstrate a thrifty, pragmatic and replicable model, but still show nice housing and attractive finished communities. At the same time, it is important that some portion (as much as possible!) of the cost of these big projects should come from other contributions from other sources, in the form of land, funds, building materials or infrastructure.

The important point is not to focus on making one perfect pilot project, but on building a strong city-wide process which produces this first project and will produce many others in due course. In this way, the thinking has to be very clear that whatever we do, we are pulling the whole city - and all the stakeholders and the system - in this direction. So it's important to keep an eye on the larger picture of the whole city. That's why the big projects may end up linking with local financial institutions, with city regulatory systems or with urban infrastructure grids. If all these linkages are managed properly, the projects will show a new and workable way to do things for future projects.

The big projects are also important because they demonstrate a more comprehensive approach which includes all the key issues of poverty, and they show that total change is possible: houses, infrastructure, land tenure, income, welfare, environment - the works. If the big projects are to have any impact, it is extremely important that they not be stand-alone initiatives done in isolation. They need a fertile soil of relationships and links (between communities and other actors within the city and between cities in that country) that have been built and are growing through many other activities and through the small projects. So what are these seminal big projects doing?

- **They demonstrate a new way of doing things**, provide answers to structural problems and demonstrate viable alternative models to the prevailing systems of finance, land, housing and policy. And once that new possibility has been established, only then will people feel comfortable and confident with that new model. You need an *example*.
- **They build stronger working links between communities and the city**. Most of these big projects are being implemented in such a way as to link with the formal system and with other development actors in the cities as much as possible, and draw these other actors into understanding a people-driven process and realizing it is a viable system for resolving big problems that neither the city nor the communities can solve alone.
- **They help boost the community movement in the city**. When people in other poor communities see these new possibilities being realized in actual projects, done by people themselves, with beautiful houses and infrastructure and secure land, it will help them to feel more confident that this is something serious and something possible. The projects will help them to get busy doing things like saving, surveying, networking, planning, negotiating for land. The big and small projects are a strategy to get all the communities in the city excited and start doing things. The energy of all that enthusiasm and activity will create spin-offs of all sorts.
- **They help build a new urban poor development funds in each city**. The budgets for most of the big projects go as loans to the communities, and the repayments seed new urban poor funds in the cities, or boost any small community funds that might already exist in some form in the cities. These new or existing funds become assets which belong to all the poor communities in the city, and this seed capital becomes a magnet for more funds from other sources.

TYPES of the big projects :

- **Infrastructure improvement projects** (2 projects / 411 households)
- **Renovate, rebuild, repair existing houses** (8 projects / 1,323 households)
- **On-site upgrading or reconstruction** (16 projects / 1,625 households)
- **Relocation of scattered squatters to new land** (3 projects / 119 households)
- **Relocation of whole communities to new land** (2 projects / 81 households)

Who provided the LAND in these big projects?

- **People purchased land or already owned it** (5 projects / 1,123 households)
- **Land provided free by the government** (21 projects / 2,148 households)
- **Presidential proclamation land** (2 projects / 143 households)
- **Occupied without formal tenure** (2 projects / 145 households)

LAND TENURE in the big projects :

- **Collective ownership** (11 projects / 810 households)
- **Individual ownership** (17 projects / 2,604 households)
- **Insecure tenure** (2 projects / 145 households)

Seeing is believing . . .

The world isn't changed by theories, but by tangible examples which provide tangible proof that something is possible - examples you can see and touch. You may know a lot, have good principles and be able to say all sorts of good things, but if you don't have that physical proof, there's no power in those ideas. In the ACCA Program, the big and small projects are becoming a very big showcase of new possibilities, which show community people, city government officials and development professionals a new kind of change that is possible, when people have the space and a little funding support. And once they see this physical transformation, everyone's vision of what's possible is transformed.





Two good signs in big project cities :

- **More free land from government :** In most of the cities that are implementing big ACCA projects, communities have been successful in getting land from the government - either free or at very cheap subsidized rates. So far, only one project has been proposed to use big project funds to buy land, but the ACCA committee felt it was important to look for other alternatives where government provides the land, and that proposal was put on hold. The big project focus has been much more on mobilizing groups to negotiate with their governments for land. And it *works!* Once the communities start building a partnership with their city authorities, it isn't necessary to buy land. They say, *"If you can provide us with land, we can build our own houses and develop our own communities and solve the problems."* And there is almost always some land available in the government land resources. This is the right kind of politics - it's a political compromise in which the communities and the city share the responsibility of solving their common problem - not either party alone.
- **More collective land tenure.** Land ownership arrangements in these big projects cover a range of options, from fully collective to fully individual. But the tenure is more often becoming collective, which is another good sign. In Cambodia, many of the projects are being organized to be collective for five years, during the loan repayment period when families are most financially vulnerable to being bought out, and after that, the cooperative can decide whether to keep it collective, or individualize the tenure. And in Mongolia, what may be the country's first-ever collective community housing project is now being planned in Erdenet, without fences and with cooperatively-owned land.

Classifying the **BIG PROJECTS** so far :

The big projects emerge from a great variety of situations and present opportunities to overcome a variety of obstacles in their different contexts. As a result, the projects take different forms in each city, according to what people in the city need and are able to negotiate, and the ACCA big project funds are being used in a variety of creative ways :

- 1 Projects which help strengthen communities' negotiations to secure government land for their housing :** Many of the big projects have used the ACCA funds strategically to help negotiate for land from the government for their housing, either the same land where they now live, or other land nearby. In all these cases, the ACCA funds support people to develop housing projects, and by doing so set a new precedent for government providing secure land and communities developing their own housing and infrastructure, through their new community development funds. These funds in turn help link communities to start working and planning together, and to link with the city authorities as larger networks.
 - **Projects on the same land (in-situ),** where tenure is insecure or only provisionally secure, as in Samrong, Preah Sihanouk, Peam Ro District, Bavet (Cambodia), Surabaya (Indonesia), Bharatpur (Nepal), Mandaue and Quezon City (Philippines), Vinh (Vietnam) and Bang Khen District (Thailand).
 - **Projects on other land (relocation)** where people are moving and building new housing there together, as in the cases of Serey Sophoan, Kampong Cham (Cambodia), Viet Tri (Vietnam) and Chum Phae (Thailand).
- 2 Projects which seed city-wide housing funds :** There are other big project cases in cities and districts where there is already some kind of city-wide solution going on. In these cities, the ACCA support is being used to set up a new city-based fund for city-wide upgrading which will contribute to the collaboration between communities and the local authority to develop plans to take care of the rest of the communities that are not yet secure and upgraded. In this way, the ACCA funds will help link the system of the people and the city to work together through the new city fund. These kinds of big projects are being implemented in Chum Phae and Bang Khen District (Thailand), Nuwara Eliya, Matale and Kalutara (Sri Lanka).
- 3 Projects in post-disaster situations :** Several big projects are also being implemented in post-disaster situations, where people are still very vulnerable. In these cases, the projects are being used to link disaster survivors together, help them start working together and developing their own housing and rehabilitation solutions (in contrast to other disaster interventions which never link survivors together and treat them as scattered and helpless beneficiaries). Some of these big project funds are being used to establish revolving loan funds for house rebuilding (as with the Iligan and Typhoon Ketsana projects in Philippines), and others in more vulnerable situations are being used as grants (as in the Cyclone Nargis projects in Burma, where the funds are also considered as loans, but the people repay in rice, not cash!).
- 4 Projects which help start a city process where no solutions and no city-wide process exist yet :** In Bhuj and Leh (India) and Seoul (Korea), the big projects are being used to link scattered poor communities for the first time and to develop pilot housing improvement projects which demonstrate an alternative, people-driven model for dealing with problems of land and housing for the poor in the city, as part of a larger city process, which includes starting savings and building networks.
- 5 Projects which finance infrastructure as part of a community's negotiations for secure land :** In the cases of Manila and Mandaue (Philippines), the big projects are being used to fill land and develop infrastructure in communities which are on the way towards getting secure tenure - but not there yet. The investment in these physical improvements is bolstering the community's ongoing campaign for land title.
- 6 Projects to renovate or rebuild old, dilapidated housing :** In two of the big projects in wintry Mongolia, the big project funds are being used as revolving fund housing loans to help remote communities to completely rebuild dilapidated workers housing using weather-tight and energy-efficient construction techniques (Tunkhel Village) and to repair and upgrade badly deteriorated state socialized housing.
- 7 Projects which bring together scattered squatters together to make a new community and a new housing project :** In the project in Chum Phae (Thailand), the city-wide community network has helped to bring together a group of scattered squatters and room-renters facing eviction, helped them start savings, form a cooperative, identify and negotiate to lease a good piece of government land. The ACCA funds are being used to seed a new city-wide community housing fund, whose first loan will be to this new community.
- 8 Projects which create a revolving fund for housing improvements :** Several big projects are also being implemented in situations where the communities are well along in the process of securing the public land they occupy, and are repairing or reconstructing their houses as part of their efforts to upgrade and reblock their settlements, to strengthen their land negotiations. In Surabaya (Indonesia), Leh (India), Quezon City (Philippines) and all three cities in Sri Lanka, the ACCA funds are being used to create a new city-wide revolving loan fund to finance these housing improvements.



CDFs in 32 CITIES

In cities with big projects, savings groups are linking together through new city-wide community development funds, through which the big project funds are being channeled. Many cities are also channeling their small project budgets through these CDFs. The funding support from ACCA has thus made it possible to seed and strengthen city development funds in 30 - 40 cities.

1 New CDFs which have emerged from the ACCA process in 10 cities: Bavet (Cambodia), Quezon City Dist. 2, Mandaue (Philippines), Bang Khen and Chum Phae (Thailand), Tunkhel, Bayanchandmani, Khan-Uul, Darkhan (Mongolia).

2 Existing CDFs which have been strengthened by the ACCA process in 22 cities: Serey Sophoan, Samrong, Preah Sihanouk, Peam Ro, Khemera Phoumin, Kampong Cham (Cambodia), Bharatpur, Biratnagar, Birgunj (Nepal), Quezon City Dist 1 & 2, Davao, Kidapawan, Digos, Albay, Talisay (Philippines), Viet Tri, Vinh, Lang Son (Vietnam), Erdenet (Mongolia), Nuwara Eliya, Kalutara, Matale (Sri Lanka).

3 ACCA activities have introduced savings and community-level funds, and are at some stage of linking them together into a CDF in 24 cities: Khawmu, Kunchankone (Burma), Seoul (Korea), Vientiane, Muang Kong (Lao PDR), Pailin, Siem Reap, Sen Monorom (Cambodia), Manila, Navotas, Iligan, Muntinlupa (Philippines), Ben Tre, Hung Yen, Thai Nguyen, Hai Duong, Ha Tinh, Ca Mau (Vietnam), Bhuji, Leh (India), Suva (Fiji), Surabaya, Makassar, Jakarta (Indonesia).

COMMUNITY SAVINGS :

Community savings and credit is already being quite extensively practiced in 62 of the 64 cities in the ACCA Program so far. The program is helping strengthen and expand these savings groups, as the essential, communal organizing mechanism within poor communities, and the basic strategy for developing effective, equitable community-managed financial management systems. In some of these cities and project areas, savings is still quite new, and in these cases, the savings is still what the Homeless People's Federation in the Philippines call "one-way" savings, where the people only deposit their money together, without giving loans to each other from the common savings pool. But with support from the projects and from their savings friends in other cities and countries, many are gradually building the trust and making the leap into real savings and credit. In the cities where the savings process is already well-established, and especially in the cities where the small project funds are being revolved into the savings groups and city funds, the ACCA projects have given a big boost to the savings process, pulling in new members, making inactive members active, and expanding the savings process to new areas.

COMMUNITY DEVELOPMENT FUNDS :

One of the key ideas in the ACCA Program's design is that the funds for big projects kill two birds with one stone: they finance the big project and they seed a new city-based community development fund (or add strength and capital to a fund that already exists). The big project money should be channeled through this new fund, and the loan repayments should then go back into the fund. The fund's first batch of money goes to that first big project, but the system of the fund is much more important than that particular project since it will grow and finance many other projects and community initiatives in the years ahead.

- **The CDF is a flexible, alternative financial system for the poor in a city.** This new city development fund is a resource that belongs to all the poor communities in the city, so it should be visible and its process and conditions should be known to everybody. People should know that this is their money. And once the money comes back into the fund, everybody should know how it will revolve to help other communities. The CDF is a flexible, alternative financial system for the poor in a city, and it offers them access to bigger loans for land, housing and livelihood projects that are beyond the lending capacity of their internal community savings and credit groups. By linking with all the community savings groups, the fund acts as a puller-together of isolated poor people and isolated communities. In many of the funds, community savings groups deposit some portion of their savings, or contribute some regular monthly amount to the city fund, and by doing so become shareholders of the fund - a prerequisite for taking loans from the fund. In this way, the fund becomes another incentive to save, and activates more people to save, and for those who do save to save more.
- **The CDF also becomes another mechanism to link poor communities with their city authorities.** There are still many CDFs that operate only within the community networks, without any government links. But it's become clear that the CDF becomes a much more powerful tool when it is a joint venture of the people and the local government. When the CDF becomes a *baby* for which both the communities and the local authority feel parentage, then whatever projects the *baby* takes up - housing or upgrading or income generation projects - the father and mother will feel obliged to take care of those projects and offer their support in different ways. In this way, the fund becomes a strategy for getting the authorities to be more open, to agree to projects that are being implemented by community people and supported by the CDF - and even getting them to contribute. Even in situations where the relationship between the city and the poor had been marked by mutual mistrust and antagonism, the CDF can be a key point of interaction that is acceptable to everyone.
- **The CDF offers new ways for the city to support initiatives of the poor.** In many of the cities where ACCA projects are being implemented, the local authorities exhibit a distinctly slum-like tendency to disbelieve in their own power to solve the serious problems of land, housing and poverty their cities face. Through the CDF, these cities can learn new ways to support the development projects that are initiated by communities - ways that are very much outside their strict, conventional, government-controlled ways of doing things. This kind of team work, which the CDF can help greatly to facilitate, is crucial - especially when it also brings in other local development actors like universities, NGOs, professionals and architects. City-wide community upgrading is a process which cities and poor communities can implement together, and it is within the power of almost every city in Asia to actually solve all the housing problems within their city, with only the power and resources they have right now.
- **The CDF can also play an important balancing role in the city's future development.** Cities in Asia are all being bombarded now by private sector investors who come in with their capital and their projects, picking up any land they want for any kind of development they want, so cities are becoming slaves to the whims of these single-minded profiteers, and their citizens are being evicted all over the place. When cities and communities get into an active process of working together on city-wide upgrading and jointly-managed CDFs, their partnership can play an important balancing and moderating role in these larger games. Nobody can stop this investment or this growth, but it is possible to balance and moderate it, so instead of victimizing the many to make profit for a few, the city's development can be planned properly, so it opens possibilities for everyone and the benefits are shared by everyone.
- **National fund processes:** In several countries, ACCA is also helping to activate new national processes which link these city development funds in various cities into a larger national fund movement (as with ACVN in Viet Nam and CLAP-Net in Sri Lanka). In some other countries, the ACCA process is helping to strengthen national linkages of city-based and province-based development funds which already exist (as with the UPDF in Cambodia, the national network of savings groups in Lao PDR, and the Uplink Network in Indonesia). In other countries which do not yet have a national mechanism for linking, sharing and mutual support, the ACCA Program is helping to link groups to work together.



Community architects and media . . .

An important task during the ACCA's first year has been opening up as big a space as possible in Asia for interested design professionals, students and academics to work with communities to plan their housing and upgrading projects in participatory ways, and to link their experiences into a network. This work, which is being supported by ACCA and a supplementary grant from the Rockefeller Foundation, includes :

- Supporting the involvement of local community architects in the upgrading projects in Lao PDR, Cambodia, Nepal, Vietnam, Philippines and Fiji.
- Participatory community design workshops in Nepal (Bharatpur and Biratnagar), the Philippines (Digos), Lao PDR (Vientiane), Thailand (Chantaburi), Vietnam (Viet Tri and Vinh), Cambodia (Phnom Penh, Serey Sophoan) and Indonesia (Tasikmalaya).
- Regional community architects workshop, in Bali (October 2009).
- Special publication on community architects in Asia published.
- Support to 9 countries to prepare video films on community-driven housing and upgrading.
- Support to link with public media in Mongolia, Cambodia, Nepal.

MANDAUE : a city rich in CDFs . . .



DISASTER PROJECTS :

Disaster situations can be big development opportunities. It is almost always the case that when disasters happen, even the most reluctant government authorities find themselves opening up their systems and areas for assistance, so it is a prime time to get these authorities involved actively in a new kind of development process, in which the affected communities play a central part. Though Asia is increasingly rattled by earthquakes, storms, floods, tsunamis, and land-slides and rich in potential for community-driven disaster projects, only a few have so far been launched with support from ACCA :

- **In Burma** : Cyclone Nargis has opened up considerable new development possibilities in this very difficult country. Because the calamity was so great, the government wasn't able to do enough and was finally forced to open up the country to assistance from international agencies. But many groups of local Burmese people also became active in the relief and rehabilitation process after Nargis, and the three ACCA projects so far are all being implemented by these local groups. Projects in two Cyclone Nargis-affected townships in Yangon District are now well underway (Khawmu and Khunchankone) and a third has started (Dadeye). In all three projects, they've gotten very good involvement of the village chiefs.
- **In the Philippines**, the Homeless People's Federation is implementing two projects. Their *pre-disaster* project involves surveying vulnerable communities in several disaster-prone cities, helping these communities start saving, organizing, planning alternatives and engaging with local governments to jointly find solutions in these dangerous situations, through community-planned relocation or disaster mitigation planning. The federation's *post-disaster* project in Quezon City is helping communities affected by the recent Typhoon Ketsana to rebuild their lives and houses. Some small disaster funds from ACCA have also been used by the three cities in the federation's Mindanao Network (Davao, Digos and Kidapawan) to support their relief and rebuilding projects in communities affected by flash floods and fires.
- **In Mongolia**, a special project to explore and test alternative heating and cooking systems in informal settlements is being carried out in Ulanbaatar, where life-threatening levels of pollution from coal and wood-burning heating stoves in the city are creating a kind of man-made disaster that urgently needs to be dealt with.

SURVEYS AND INFORMATION :

- **City-wide information in 64 cities** : It has been important to begin the ACCA process with some kind of comprehensive, city-wide view and city-wide understanding of the scale of problems, so in almost all of the 64 cities approved so far, some kind of city-wide survey or preliminary information gathering had been carried out, or is in process now. Some of these surveys are comprehensive and include socio-economic enumerations and mapping (some even gathered information about available vacant land and planned development projects which may affect communities in their way!) of all the settlements in the city, while others cover only certain districts or wards where the ACCA projects are being implemented, or focus only on communities with serious land problems.
- **Country wide information in 6 countries** : National surveys have also been carried out - or are in process - in six countries, with support from ACCA program: a 27-city survey of communities with insecure land in Cambodia by teams of national community leaders and UPDF staff; a 20-city survey of slum communities in Nepal by the two community federations with support from Lumanti; a national survey and mapping of urban poor communities in 33 cities in high-risk and disaster-prone areas by the Homeless People's Federation in the Philippines; and urban poor community surveys in 6 new cities each in Lao PDR and Vietnam, and in eight cities in Indonesia.
- **Region-wide information** : In the first year, there has been an ongoing process within the ACHR secretariat to develop a good, useable information system and set of indicators for keeping track of all the city and settlement and project information that the ACCA Program is generating. This information system will cover the ACCA projects, but more importantly, it will be a tool that can be used by local groups to assess the city-wide upgrading and the change process in their cities, and to compare it with other cities. In this way, the gathering, analyzing, comparing and sharing of this information about their cities becomes a normal part of their working process. But because it is important that this system emerge from the reality of the work, and not from some abstract guesswork, the process is taking a bit of time.

Mandaue, in the Visayas region of the Philippines, is a city that is full of slums, but it has a rich history of community savings and community-managed funds. Since 1993, poor communities have been managing their own savings and credit groups, using their collective savings as internal loan funds whose capital is always growing and always in circulation in loans for emergencies and livelihood projects.

In 2004, a group of communities living on the huge 9.2 hectare site that was donated to them by the city formed their own network and began managing a fund jointly which gave loans for setting up community-managed water supply systems, in collaboration with a special water supply program of the municipality.

In 2005, the Homeless People's Federation established its own Urban Poor Development Fund, to which all savings members contribute one dollar a month, and which makes loans to member savings groups for projects that are too large for their internal savings funds (like infrastructure, land acquisition and housing).

With the ACCA Program's big project in Mandaue has come the latest - a city-wide fund that is being managed by the newly-established Mandaue City Coalition of Urban Dwellers Association. This is a fund which belongs to all the poor people in the city, and it opens up new possibilities to poor communities in Mandaue to make strategic interventions that might not have been possible before.



USING ACCA TO HELP BUILD A CITY-WIDE POOR MOVEMENT :

The city is the basic working unit in the ACCA program - not one project, not one community, not one sector. And in each city, the program's first and most crucial intervention is to help to build a city-wide urban poor movement and to use the strength of that movement to change the way the city's problems of housing and poverty are addressed and to change the power relationship between the poor and the city. So before the community projects start, a city-wide process of preparation takes place, and in most of 64 cities in the program so far, this has been happening quite intensely during the first year.

■ **Building networks :** The first step in building this city-wide movement is for the poor to start making themselves *visible*. This means coming out of their isolation and into an active process by linking together, using city-wide surveys and mapping to make all the scattered settlements and all the invisible people who are never counted visible. Then, bringing these groups together in forums, meetings and workshops, to talk to each other, to learn what the others are doing and to break the isolation of their individual experience of poverty. The next step is forming networks and starting community savings and credit groups, to build people's internal finance systems. When the savings groups are linked together into a well-coordinated network in a city, and when they have their own city development fund, that whole set represents a new alternative financial system which belongs to the poor in that city and which can act as an umbrella for the process of setting their agenda and making their plans.

■ **Building partnership with the city :** At the same time these preparations are going on within and between communities, another set of preparations are going on, to begin building a platform for dialogue and collaboration between the poor and the city. When poor communities come to the negotiating table as a network, with the critical mass of numbers and with their savings and their plans in place, they come as viable partners, not as petitioners with empty hands. In many ACCA cities, this collaboration between the poor and cities is already quite active, and in some has even taken the form of a joint committee. But whatever form or degree of formality, the important thing is the acceptance by the city of the idea of working in partnership with the poor. This crucial breakthrough, which is already happening in many ACCA cities, is especially important because many NGOs and activists feel that working with the government puts communities in danger of being co-opted. But when the poor in a city can link together into networks, mobilize their funds, get information, and sit at the negotiating table with the city and with other development agencies, this is progress, and this is the real politics of change in a city. If poor people remain hidden and isolated and have no involvement with the city agenda, except as protesters, they will remain vulnerable to somebody else's idea of what they need, or what they should do.

SOME FRIENDLY COMPETITION :

Using city-to-city exchanges to get weaker cities to catch up with stronger ones

Exchange visits between cities also play a big role in building this national common direction. Groups in countries like Vietnam, Cambodia, Thailand and Philippines (in HPFP cities) are organizing almost constant exchanges - some with and some without ACCA support, and many involving mixed teams of community people, local government officials and NGO supporters.

In Mongolia, they've set up a national ACCA committee, but some of the most potent learning happens during the exchange visits between the 11 cities where ACCA projects are underway. The mayors often join the community people on these trips, so the two groups learn together. And when the mayors have a chance to meet mayors in other cities, they listen to each other and learn from each other's work. The friendly competition and copying that this exchange inspires can be a healthy inducement to get weaker cities to catch up with stronger ones.

BUILDING A NATIONAL CHANGE PROCESS BY LINKING CITIES :

In each country, ACCA-supported projects are being implemented in three to ten cities. The project budget isn't enough to make an impact on all the poor communities or all the cities in a country, so an important part of the ACCA process is linking these active cities with other cities and other development processes in the country into a larger, country-wide learning process, to demonstrate the power of *development by people* and to expand it. Through these national links, the city-wide processes being supported by ACCA are also helping bring together the scattered development initiatives and funding sources which already exist in each country and trying to nudge them in closer sync with this new people-driven development model.

In ACCA's first year, attempts have been made in several countries to link the different groups and different sectors to coordinate the ACCA process, to support the projects, to learn from the experience of implementing them, and to open up this local learning the different key development actors in the country. These national platforms and committees take different forms, with greater or lesser degrees of formality, but one idea they all share is a desire to use their combined clout to push for greater understanding of and policy support to scale up community-driven development.

In most of these countries, people-driven development is still something new and unknown, and only two models of development are practiced: the conventional top-down, supply-driven government delivery system and the short-term, project-oriented, NGO-driven development projects. Though it's clear that neither model can keep pace with the real scale of problems, nothing is challenging this monopoly on development practice. So an important part of this national sharing of the ACCA projects is convincing doubters that the people-driven, partnership-based, city-wide model is a viable alternative, *and it actually works*. We're finding already that once people see that it works and become convinced that it's a viable development model, they become the best lobbyists to convince others and help scale that model up. But the scale needs to be significant - getting one or two provincial governors on board is not enough to change the national direction. It's clear that we can't create change at a country-wide level without a critical mass of people who believe in this direction. It is important to mobilize large numbers of people in poor communities and cities to believe it's possible and to become active participants in the process, with demonstration projects happening in as many cities as possible, showing as wide a variety of solutions.

There are a number of countries where this national-level process is well underway, in different forms, and is very close to the policy level. In Vietnam, where ACCA projects are now underway in nine cities, the Associated Cities of Vietnam (ACVN - a national league of 100 municipal governments) is helping expand the people-driven model, bring in more local governments and make it a national program. In Cambodia, the partnership with the central government's National Committee for Population and Development (NCPD) is helping to bring provincial and municipal governments into the community-driven upgrading process. In Nepal, the ACCA projects are being supported by a national Slum Upgrading Forum which brings together people and groups from different sectors, and this group is very close to the local and national political process. In Sri Lanka, the Women's Bank, which operates nationally, is likewise well linked with several ministries.

Making Asia into one very big open university :

A program like ACCA, which takes place within a close, well-linked regional network, in so many different countries and contexts, creates a very big pool of options for people to see, to learn from, to be inspired by and to borrow from. More ideas, more choices. This broad field of variations and options works as a powerful antidote to the old tendency most of us have to conclude that our own approach is the right one and another approach is bad, and keep sticking to the way we do things, without ever learning or growing in our work.



Just a few of the many EXCHANGES

- East Asia "Caravan" to Hong Kong, Korea and Mongolia in June 2009.
- Field visits to cities in Sri Lanka during the Women's Bank's 20th anniversary in July 2009.
- Visit of community leaders and local officials from Quezon City and Mandaue to Thailand.
- Visits between groups in Burma and Thailand, to support the community process in Burma.
- Visits by community leaders, architects and supporters from Thailand and Philippines to support community processes in Fiji.
- Visits of community leaders and architects to support the housing activities in Vientiane, Lao PDR.
- Visits by community teams from Thailand, Cambodia and Lao to support the ACCA project implementation in Viet Tri and Vinh, in Viet Nam.

Strengthening the links between active groups in Asia : From the beginning, the ACCA Program has brought together most of the key groups working in Asia (who believe in a community-driven approach and who already support community processes in their countries in a big way) to meet, to share, to compare notes and to work together in new ways and with a greater intensity, to bring the region's community-driven and city-wide development processes up to a new level. There is a consensus among these key groups about the direction of the ACCA Program, and there is also a very good, regular flow of information about the program to the larger set of groups working in development in Asian cities.

These groups are inventing new ways of doing things and setting a new culture of change in which poor people can have a big new space to innovate and to deliver the things they need, on a big scale. This is all new knowledge, and it involves new techniques. The ACCA Program is creating a new learning platform for these active groups to learn together and to strengthen a direction in the Asia region that is city-wide, community-driven and partnership-based. This platform is providing opportunities for community groups, professionals, activists and increasing numbers of government officials to see, to learn, to share and to grow. By seeing a great variety of people-driven models at work in other cities and other contexts, these groups are sharpening their direction and making strategic adjustments to their own work to make it more effective and more supportive of a strongly community-driven process in their own context. ACCA is helping this to happen in several ways:

1 ACCA MEETINGS : The ACCA committee meetings have been used consciously and fully as big regional learning opportunities. The meetings usually last three or four days and are organized every two or three months, each one in a different country. We open up these meetings to a lot of representatives from different countries, in addition to the 12 ACCA committee members, so more people can learn, share and see different things which may inspire them to adjust their work. The meetings usually start with field visits (*see point 2 below*), and then each country reports on what's happening in the already-approved ACCA cities and proposes new ones. This is the biggest part of the meeting, and because these presentations are made by *action people*, there's a lot of substance. The committee then discusses all the new proposals in detail and decides in front of the whole group which ones they feel good about or uncomfortable with, which are clearly coming from people's groups themselves and which ones aren't, which budgets need to be reduced and which projects need to be worked on and re-submitted later. The meetings usually close with a discussion about all the program-related activities that need to be organized in the near future - meetings, workshops, exchanges, other matters. Here's the meeting list so far:

- **ACHR Regional meeting in Bangkok** (January 28-31, 2009), where the ACCA Program was officially launched.
- **First ACCA / ACHR Committee Meeting** in Kathmandu, Nepal (26-28 February, 2009)
- **Regional Forum on Community Processes** in Quezon City, Philippines (30 March - 3 April, 2009)
- **Second ACCA / ACHR Committee Meeting** in Rayong, Thailand (26-28 May, 2009)
- **Third ACCA / ACHR Committee Meeting** in Surabaya, Indonesia (October 24-26, 2009)
- **Regional Community Video Workshop** in Bangkok, Thailand (August 26-28, 2009)
- **Community Architects meeting** in Bali, Indonesia (October 20-23, 2009)

2 FIELD VISITS DURING MEETINGS : Every ACCA meeting is planned to include a one or two-day local field visit to see upgrading projects and participate in the real politics of city-wide change there. These are not museum visits to perfect "Best Practice" showpieces, but a chance for meeting participants to touch something that is real: visit projects in the developing stage, talk to the people and participate in the real politics of change in that city. These field visits are designed to open up the learning within the region and to create a growing number of on-the-ground learning centers for the visiting groups to see, to learn, to reflect and to bring the ideas they gather back into their own work. So far, the ACCA meetings have included exposure visits to :

- **Community upgrading projects in four areas of Bangkok**, Thailand (January 2009)
- **Community upgrading projects in Bharatpur**, Nepal's first pilot ACCA city (February 2009)
- **People-driven upgrading and disaster rehabilitation in four Philippines cities** (October 2009).
- **City-wide upgrading in Chantaburi** and integrated rural development in Rayong, Thailand (April 2009)
- **Community-driven riverside slum redevelopment in Surabaya**, Indonesia. (October 2009)

3 EXCHANGE VISITS : A variety of exchange visits have also been organized during the first year of the ACCA Program, with a constant stream of visits between cities within countries, as well as between countries. In a growing number of these exchanges, mixed teams of community leaders, their NGO supporters and local government officials are traveling and learning together. These people-to-people exchange visits work something like horizontal consultancies between poor communities, and they serve multiple purposes: to support each other, to learn from each other's mistakes and breakthroughs, to advise and advocate, to assist in project implementation on-site and to inject expertise where it's needed.

4 SUB-REGIONAL SUPPORT GROUPS : In two cases so far, groups in neighboring countries have taken advantage of physical proximity and closer cultural ties to "break the boundaries" and intensify their collaboration, mutual learning and mutual assistance in different ways. This sub-regional collaboration has been especially strong among the four countries in Indochina - Vietnam, Cambodia, Lao PDR and Thailand. Groups of ten or twelve people can squeeze in a van and drive to each other's countries very cheaply, and they do so all the time now, for exchange visits between ACCA cities, savings seminars, community block-making training, and community design workshops. During the "Caravan" trip to Hong Kong, Korea and Mongolia in June 2009, there was also some discussion about how those three east-Asian countries can link together more, but this grouping is taking a little more time to get going.



BIG AND SMALL CITIES : During the ACCA Program's first year, budgets for activities in 64 cities and districts have been approved. These 64 cities include a few big capitol cities and many provincial cities and smaller towns. We've found over the past year that compared to the big cities, there is still much more room to negotiate, to work together and to find available land for housing in the smaller urban areas. This in turn shows that if we work on these problems early enough, and in areas where they're not so serious yet, they can be dealt with more easily, more creatively and more comprehensively than in the big cities. In almost all of these smaller cities, the partnership between the communities and the city is working quite well, and all kinds of creative solutions are emerging from the process. We've also found that it makes better sense to deal with the very big cities in smaller and more workable bits - district by district (as is happening in Bangkok, Jakarta and Ulaanbaatar), or municipality by municipality (as in Manila). This district focus is emerging as an important direction for how to deal more realistically with huge, unwieldy cities, but still have an impact on the city as a whole - especially where the communities are implementing ACCA projects with the active participation of other key stakeholders in those constituencies.

BUDGET : Summary of ACCA project budgets approved, as of December, 2009 *(all figures in US\$)*

	City / District	Total budget approved	Big projects (max. \$40,000)	Small projects (max \$3,000 per project)	City process (max \$3,000 per city)	Under-standing cities	Other city and national process	Disaster	Com-unity savings and funds
1. CAMBODIA	Serey Sophoan	58,000	40,000	15,000 (12)	3,000				
	Samrong	58,000	40,000	15,000 (11)	3,000				
	Preah Sihanouk	58,000	40,000	15,000 (8)	3,000				
	Peam Ro District	58,000	40,000	15,000 (8)	3,000				
	Bavet	58,000	40,000	15,000 (13)	3,000				
	Khemera Phoumin	18,000	—	15,000 (11)	3,000				
	Kampong Cham	18,000	—	15,000 (6)	3,000				
	Pailin	18,000	—	15,000 (6)	3,000				
	Sen Monorom	18,000	—	15,000 (9)	3,000				
	Siem Reap	18,000	—	15,000 (8)	3,000				
	Country slum survey	10,000					10,000		
	National process	10,000					10,000		
2. INDONESIA	Surabaya	58,000	40,000	15,000 (5)	3,000				
	Makassar	43,000	40,000	—	3,000				
	Jakarta	18,000	—	15,000 (3)	3,000				
	National process + survey	20,000					20,000		
3. NEPAL	Bharatpur	58,000	40,000	15,000 (5)	3,000				
	Biratnagar	58,000	40,000	15,000 (6)	3,000				
	Birgunj	58,000	40,000	15,000 (5)	3,000				
	Country survey	16,100					16,100		
	Federation building	5,000					5,000		
	National process	10,000					10,000		
4. BURMA	Khawmu Township	83,800	40,000	15,000 (5)	3,000			22,800	3,000
	Kunchankone Township	65,000	40,000	12,000 (4)	3,000			8,000	2,000
	Dadeye Township	30,000	—	—	—			30,000	
	National process	10,000					10,000		
5. KOREA	Seoul	58,000	40,000	15,000 (5)	3,000				
	National process	10,000					10,000		
6. PHILIPPINES	Quezon City District 2	63,000	40,000	15,000 (5)	3,000	5,000			
	Manila (Baseco)	25,500	10,000	6,000 (3)	3,000		6,500		
	Navotas	65,500	40,000	15,000 (5)	3,000	7,500			
	Iligan	46,000	40,000	3,000 (1)	3,000				
	Quezon City Dist 1 & 2	18,000	—	15,000 (5)	3,000				
	Mandaue	43,000	40,000	—	3,000				
	Davao	18,300	—	10,000 (4)	3,000	1,700		1,700	2,000
	Digos	18,300	—	10,000 (4)	3,000	1,700		1,700	2,000
	Kidapawan	18,400	—	10,000 (4)	3,000	1,600		1,600	2,000
	Albay Province, Bicol	18,000	—	15,000 (5)	3,000				
	Talisay	18,000	—	15,000 (5)	3,000				
	National Disaster project	35,000						35,000	
	Typhoon Ketsana project	50,000	20,000	—				30,000	
	National process	10,000					10,000		



LINKING ACCA WITH REGIONAL AND INTERNATIONAL AGENCIES :

The ACHR secretariat has also been working with other regional and international development agencies to support activities and policy changes which are in line with ACCA's community-driven, city-wide and community-city partnership strategies:

- Continuing to collaborate with UN Habitat in Fukuoka to expand the ACCA Program's direction into a joint regional action called "The Three Hundred Cities Program," which will support city-wide community upgrading in 300 cities in the Asia-Pacific region. The process is ongoing and some initial collaborations in Bangladesh and Fiji are being explored.
- Organizing a workshop-discussion on people's processes in the UN-ESCAP's next ministerial meeting in Kazakhstan.
- Helping to facilitate a collaboration between the Cities Alliance and ACVN in Vietnam, in which the CA's Land Security and Citizenship Program will support budget and activities to help expand the ACCA process in Vietnam to cover 100 cities.
- Exploring ways to use the CITYNET secretariat's pending move to Seoul to boost the ACCA process in Korea.
- The ADB's CDIA Program has agreed to collaborate in 3 - 5 cities where ACCA projects are already underway, to make the community-driven aspects of their urban infrastructure program more active and more effective.
- In order to open up new space for local groups, ACHR has signed MOUs to collaborate with national government agencies where needed, in Vietnam, Lao PDR, Cambodia and Fiji.

	City / District	Total budget approved	Big projects (max. \$40,000)	Small projects (max \$3,000 per project)	City process (max \$3,000)	Under-standing cities	Other city and national process	Disaster	Com-munity savings and funds
7. VIET NAM	Viet Tri	60,000	40,000	15,000 (5)	3,000				2,000
	Vinh	60,000	40,000	15,000 (5)	3,000				2,000
	Lang Son	20,000	—	15,000 (5)	3,000				2,000
	Ben Tre	18,000	—	15,000 (6)	3,000				
	Hung Yen	18,000	—	15,000 (5)	3,000				
	Thai Nguyen	18,000	—	15,000 (5)	3,000				
	Hai Duong	18,000	—	15,000 (5)	3,000				
	Ha Tinh	18,000	—	15,000 (5)	3,000				
	Ca Mau	3,000	—	—	3,000				
	National process	10,000					10,000		
8. SRI LANKA	Nuwara Eliya	58,000	40,000	15,000 (5)	3,000				
	Kalutara	58,000	40,000	15,000 (5)	3,000				
	Matale	58,000	40,000	15,000 (5)	3,000				
	National process	10,000					10,000		
9. MONGOLIA	Erdenet City	58,000	40,000	15,000 (5)	3,000				
	Tunkhel Village	58,000	40,000	15,000 (5)	3,000				
	Bayanchandmani	43,120	25,120	15,000 (5)	3,000				
	Khan-Uul District, UB	10,500	—	5,500 (2)	3,000				2,000
	Darkhan	20,000	—	15,000 (5)	3,000				2,000
	Ovorkhangai	3,000	—	—	3,000				
	Sukhbaatar District, UB	3,000	—	—	3,000				
	Bulgan District	3,000	—	—	3,000				
	Sukhbaatar Province	3,000	—	—	3,000				
	Tsenkher Mandal District	3,000	—	—	3,000				
	Bayandalai Gobi	3,000	—	—	3,000				
	Pollution study (UDRC)	15,000				15,000			
	National process	10,000					10,000		
	National Savings support	5,000							5,000
10. FIJI	Suva	18,000	—	15,000 (5)	3,000				
	National process	10,000					10,000		
11. THAILAND	Chum Phae	33,000	30,000	—	3,000				
	Bang Ken Dist. (Bangkok)	43,000	30,000	10,000 (4)	3,000				
	National process	10,000					10,000		
12. INDIA	Bhuj, Gujarat	58,000	40,000	15,000 (7)	3,000				
	Leh, Ladakh	63,000	40,000	15,000 (5)	3,000	5,000			
13. LAO PDR	Vientiane	58,000	40,000	15,000 (5)	3,000				
	Muang Khong	18,000	—	15,000 (5)	3,000				
	National slum survey	10,000					10,000		
14. PAKISTAN	Rawalpindi	10,000	—	—	10,000				
TOTAL (14 countries)	64 Cities / Districts	2,477,684	1,175,120 (32 projects)	711,700 (292 projects)	184,000	52,500 (5 projects)	197,564	130,800 (6 projects)	26,000 (11 proj.)

FIRST YEAR ACCA :

- Activities approved in 64 towns and cities in 14 countries
- 32 big housing projects and 286 small upgrading projects
- Community development funds in some form in 32 cities
- Community-driven disaster rehabilitation projects in 2 countries
- National surveys in 6 countries

ACCA Reports :**MEETING REPORTS**

Reports have been prepared on all three of the ACCA committee meetings and the other ACCA Program-related gatherings held so far. These reports summarize the key points, discussions and agreements from the meetings and present detailed information about the projects already underway and the new projects being proposed.

- **First ACCA Committee meeting in Nepal, February 2009**
- **Regional Community Forum in the Philippines, March 2009**
- **Second ACCA Committee meeting in Thailand, April 2009**
- **Third ACCA Committee meeting in Indonesia, October 2009**
- **Community Architects Meeting in Bali, October 2009**

FIELD VISIT REPORTS

Three reports have also been prepared which provide detailed accounts of the exposure visits to community-driven, city-wide upgrading projects that are in process in the cities and countries where ACCA meetings have been held.

- **City-wide upgrading in Bharatpur, Nepal, Feb. 2009**
- **City-wide upgrading in Iloilo, Philippines, March 2009**
- **City-Wide upgrading in Chantaburi, Thailand, April 2009**
- **Korea after 20 years, June 2009**

OTHER ACCA REPORTS

- **ACCA 6-Monthly Progress Report, May 2009**
- **Information brochure about the ACCA Program, with profiles of 6 cities where ACCA projects are underway, June 2009**

All these reports can be downloaded from the ACHR website.

When we look around the region and compare the processes that are underway in 14 different countries, at the end of the program's first year, it's clear that ACCA is working well and already achieving some scale in some countries - some developing fast and others preferring a slower process. In the countries which go well with the ACCA Program's design and process, the groups seem to know how to use the tools the program offers and to be reaching scale. These countries may have their different styles of working, but they are comparable. In Cambodia, Vietnam, Mongolia, Sri Lanka, Nepal and Thailand, we're seeing a lot of movement, and the program is moving ahead well and in a big scale. In most of these countries, the implementing groups are using the ACCA support to build or to strengthen the mechanism that will open space for the poor communities and the various development actors in the city to work together. In places where the focus is clearly on the *system* like this, and not on the *projects* per se, things are moving well, and they're moving in a big way.

■ **In Sri Lanka**, for example, initially the Women's Bank's idea was to use the \$40,000 big project funds from ACCA to add capital to their already-existing housing loan funds in each city, and then let their members who live in various communities borrow individually from this fund for their house repairs. The Women's Bank works on a very large scale, but they have a culture of giving loans only to their individual members, and use their larger finance systems to only slightly increase the amounts those individual members can borrow. The ACCA support tried to convince the Women's Bank to go beyond their member-based approach and to use this opportunity - and their considerable capability and good reputation with the authorities - to bring about a change for the whole city: see how many slums are in their city, and then set out a plan to solve those housing problems on a city-wide scale.

■ **In Nepal**, the Kathmandu-based NGO Lumanti has been supporting women's savings activities, small-scale water and sanitation projects and network building in a few cities where they have been able to get project funding. The ACCA support has helped them to be able to move beyond a project-by-project approach into another level of solving the whole city's housing problems and building a national upgrading process in Nepal.

Other countries like Indonesia, Lao PDR, Korea and Fiji are still in the process of figuring out how to use the ACCA support, developing the process in their own way, trying to link with the established groups and trying to expand into scale. The ACCA Program doesn't seem to be going very well yet with Pakistan or India. In some of these countries, the ACCA support is going to NGO groups who have good intentions to make use of the program resources to support urban poor communities, but some of them are still having to struggle to move beyond the conventional project-oriented approach and into a more city-wide and community-driven approach.

But it is important to acknowledge that different countries have different cultures, different histories, different constraints and different opportunities. And in the next year of the ACCA Program, we will have to pay more attention to these different systems, and see how the program can be adjusted to support those systems in different countries which are not such an obvious match. But in doing so, we will not relax the ACCA program's emphasis on making structural change, on achieving scale or on ensuring that poor community people themselves play the main part in the development. The concepts and the targets of the ACCA implementation should remain the same, but some practical adjustments will have to be made in order to tailor the ACCA Program to be able to support the community processes in different political and cultural contexts more properly.

What is the EFFECT of the ACCA intervention?**1**

The ACCA funds contribute to get things moving : Bharatpur, in Nepal, makes a good example of how the ACCA funds can make the system in a city work and un-stick resources from other local sources. Once ACCA provided the city fund and the small project funds, the community savings process, the housing fund, the upgrading projects and the negotiations for land all really got going. The city government joined the process, and the Forestry Department gave land for housing. (Same thing in Vientiane, Lao PDR)

2

The ACCA funds help give a push in places where some structure is already in place : In many cities, some support structure for funding people-driven development initiatives was already in place, but because there wasn't much cash "in the tank," things were moving very slowly and people would have had to wait a long time to do anything. In these cases, the funds from ACCA allow them to start right away and to make a new momentum. Surabaya is a good example of this. In the Cambodian cities, funds jointly set up by the community networks and the local government had already started, but they didn't have much capital. The two cases in Thailand, Chum Phae and Bang Khen, are interesting in that both places had some projects and some city-wide processes before, but didn't have their own city funds. The ACCA funds allowed them to make a city fund and make a project, in a process that they had already begun - to take care of the rest of people who hadn't been covered by the earlier projects, and to make a buffer fund at the same time.

3

The ACCA funds are injected in places where some other funds were already available, but were insufficient to get things moving. There are also cases where the funds from ACCA work like a pooling agent, to bring other scattered resources together into something that can actually start things moving. In Viet Tri, for example, there was some budget from Selavip that came a year ago, but it wasn't enough to get the process going, but when the ACCA funds got added, the city's first housing project took off. Mandaue is another example, where they had the land and the organization, but not enough loan capital for their land-filling.



- 1 More emphasis on the community-driven aspect of the ACCA Program :** The regional community forum that was organized in the Philippines, and the follow-up discussions in Rayong which created a new community platform both re-emphasized and gave urgent weight to the idea that the ACCA Program needs to be strongly community-driven. The heart of the program has been its emphasis on communities as the main doers and main actors. This aspect of the program has to be handled tactfully, but this strength needs to be emphasized and deepened much more in all the ACCA processes in the second year of the program. Bringing community people into the heart of the process will be our biggest task in the coming year. How to do that? We will concentrate more efforts on more dynamic people's processes and on facilitating more learning and sharing between communities themselves (both within countries and across the region), especially after they've implemented so many concrete projects. We have a fast-growing number of these projects to see and learn from now, and concrete projects are always much better than theories and concepts for community people to learn from. And this will help balance the equation and the system.
- 2 More exchanges :** Because there are so many more projects being implemented here and there, there is a need for more exchanges to be organized - both community-to-community exchanges, and exchanges of joint teams which include community people, NGO supporters, local government officials and other stakeholders.
- 3 Strengthen the national process in each country:** The national collaboration, the national learning and the national committees in most of the countries needs to be supported and strengthened. With some supplementary program budget, some countries may be able to reach as many as 20 cities, and some countries may be able to implement up to ten big projects - so the scale can keep on growing. This big scale will make a real impact and will give a viable argument for a people-driven, city-wide, partnership-based model, to talk to anybody.
- 4 Build an assessment process at city, national and regional level :** All this work that is happening within the ACCA Program is new knowledge, new techniques: there is no book that tells us how to do this. It's important that we find a way that this new kind of support and this new way of making things change can work more effectively. But we want to see how poor people themselves can also be at the center of the process of assessing the ACCA projects - both in their own cities, and within their countries and across the region - through a highly interactive and people-to-people assessment process. This has begun to happen in scattered ways, and in the second year, we will ask the groups in different countries to develop more systematic and more participatory plans for assessing the ACCA process at city, national and regional levels. Regional assessment visits to one country every two months will also be scheduled - each with a fairly big team of community people from about three or four countries. And each assessment trip will be an adjusting process, finding the best way to learn, to share, to assess, and to strengthen and to change.
- 5 Planned meetings for the second year of ACCA :** The 4th ACCA Committee meeting will be organized in Vietnam in early April 2010, right after the first assessment trip to ACCA cities in Vietnam. The regional ACHR meeting will tentitively be organized in early May, right after the community architects meeting at the end of April - both probably in Thailand. There is also a small project-based community architects workshops planned in Digos, Philippines (early Feb 2010) and a big regional community architects meeting in Bangkok (late Feb 2010). *(These meetings will be partly financed by the Rockefeller budget and partly by ACCA)*



6 More focus on **QUALITY** than on **QUANTITY** . . .

In the first year of the ACCA Program, we concentrated on scale, and that was seen as an important strategy for spreading out the opportunities and getting a lot of pots boiling, in as many cities and in as many different contexts as possible around Asia. In the second year, we will maintain that emphasis on scale, and will hopefully expand the number of active cities to about 100 cities. But at the same time, we will have to work on bringing the cities that have already started, and the opportunities that have already opened up into a better quality change process. The idea is not to simply carry on doing the various activities the ACCA program supports, but to go into a deeper process of change - on the city level, on the community level and on the policy level.

What do we mean by quality? The quality of the people's process, the quality of the relationships, the quality of the partnerships, the quality of the upgrading projects, the quality of the fund management, the quality of the housing planning with architects, the quality of the policy change, the quality of financial bridging between the poor and other financial systems in the different cities and countries. We looked at all these aspects in the first year, of course, but most of our energies went into getting the projects going, getting the existing systems and processes in all these cities and countries to open up to the new possibilities the program offered. But now that it's going all right, we can see how this whole thing will lead to a new quality around the Asia region. This process of deepening the quality of the ACCA intervention, and deepening the quality of the change process in Asia is something that will have to be discussed in more detail during the second year.





CAMBODIA

A COUNTRY WITH A BIG HEAD START FOR ACCA :

ACCA in CAMBODIA :

PROJECT CITIES (total 10)

- Serey Sophoan
- Samrong
- Preah Sihanouk
- Peam Ro District
- Bavet
- Khemara Phouminh
- Kampong Cham
- Pailin
- Sen Monorom
- Siem Reap

SMALL PROJECTS

Small projects approved : 92
In number of cities : 10
Total budget approved : \$150,000

BIG PROJECTS

Big projects approved : 5
In number of cities : 5
Total budget approved : \$200,000

SPECIAL PROJECTS

National slum survey (in 27 cities)
Budget approved : \$10,000

IMPLEMENTING GROUPS

The ACCA projects in all ten Cambodian cities are being implemented by the national Community Savings Network of Cambodia (CSNC) and it's partner institution the Urban Poor Development Fund (UPDF).

Cambodia is a country that had a big head start, because most of the things the ACCA Program is promoting were already happening in a big way in many Cambodian cities: the community savings, the surveys, the networks, the land-searches, the small upgrading projects, the big housing projects, the partnership with government, the negotiations for land, the city-wide focus, the city development funds. Because the soil in almost 20 cities has already been well-fertilized by all these activities over the past ten years, the groups in Cambodia have been able to take up the new opportunities the ACCA Program offers and zoom ahead with them. All the ACCA projects in Cambodia are being implemented as a joint venture by the two key partners in all this earlier work - the national Community Savings Network of Cambodia (CSNC) and the Urban Poor Development Fund (UPDF). The UPDF also works in close cooperation with the National Committee for Development and Population (NCPD) and with the Provincial authorities in all 24 provinces where the process is active.

With all this experience and all these links already in place, the groups in Cambodia have been able to use the ACCA resources in much more targeted and strategic ways: to get government land in cities where projects were ready but were languishing for lack of finance, to negotiate for government land in "hot" cases where eviction was eminent, to show a more comprehensive demonstration of people-managed housing where no such alternative models had yet been possible, and to start activities in new cities with big problems of land, housing and eviction. They've also used the ACCA program to consolidate horizontal links between cities with more exchanges, more national workshops on savings and city-wide upgrading, more mutual help and more people-to-people learning. Cambodia is also a good example of how working partnerships between poor community networks and their municipal, district and ward-level authorities can be strengthened through joint exposure visits to each other's cities, as well as through the small and big projects and land negotiations and joint exchange learning and seminars.

THE ONLY SUPPORT SYSTEM FOR THE URBAN POOR IN CAMBODIA :

The process in Cambodia began in a situation where lots of terrible evictions were happening, there were no community organizations at all, and the whole country was still reeling from decades of war and tragedy. In 1994, the communities in Phnom Penh started their own community savings groups. In 1998, the Urban Poor Development Fund was set up, under an MOU between the community savings network, the Municipality of Phnom Penh and ACHR, with a loan capital of only \$20,000 from ACHR. The UPDF was set up in response to an eviction crisis, and it funded the city's first community-managed housing relocation project for a roadside squatter settlement, to land provided by the government. Twelve years later, the fund has grown to over US\$ 2 million, with people's savings and various contributions from outside (including a monthly contribution by the Prime Minister). When there is an eviction threat now, the communities can negotiate with the government to try to get land and then get loans from UPDF to build their houses. This process started in Phnom Penh initially, but the savings network and UPDF have expanded to almost all the major towns and cities in Cambodia. There are now over 2,000 savings groups in 26 cities, with 24,000 members and combined savings of about US\$ 700,000. The UPDF remains the only national-scale support system for the urban poor in Cambodia, through the loans and grants it gives for income generation, housing, land purchasing, infrastructure, upgrading, community enterprise and welfare.

A NETWORK OF PROVINCIAL AND CITY-BASED FUNDS ALREADY IN PLACE : All the funds from the ACCA Program (for small and big projects) go first into the UPDF, which is in the process of being divided into two funds - a national UPDF (under an MOU with the NCPD and ACHR) and a Phnom Penh City Development Fund (under an extension of the same MOU with the Municipality and ACHR). From the UPDF, the ACCA funds are transferred to the provincial-level and city-level CDFs which have already been set up in many provinces and have already become strong partnership mechanisms to bring poor communities and local authorities together to work on various upgrading and housing projects. The provincial CDFs then pass the money to the communities doing projects. Repayment of ACCA big and small project loans by the communities is made to the provincial funds, and then back into the national fund.

BRINGING BALANCE TO AN UNBALANCED DEVELOPMENT CONTEXT :

In Cambodia, where less than 10% of all poor settlements in the country have land title, evictions are happening every minute, as private-sector led developments and real estate speculation displace people in both rural and urban areas around the country. We hear that at least 50% of all land in Cambodia - rural and urban - has already been leased out to different private sector companies and international investors, much of it on 99-year leases! In this extremely difficult context, the UPDF-supported community savings movement is so important. The networks are becoming platforms for negotiating with the government on the evictions that are happening. The first two ACCA cities in Cambodia (Serey Sophoan and Samrong) are examples where people have faced eviction and have successfully negotiated alternatives with the city, with the support of the network, and finally were able to secure land from the government.

The projects in these two provincial cities are providing a new picture and new possibilities, and the network's confidence will be boosted by doing these projects, with the acceptance from and collaboration with the government. The most important thing these projects demonstrate is that problems of housing and eviction CAN be solved, by people and the city, when poor communities have the strength of their own networks and a mechanism which links all the poor in the city into systems of mutual learning, mutual help and collaboration with the city. So the ACCA intervention in these two cities is very strategic. And because all the cities are linking with the other cities in the national network, these new alternatives will spread out.



FOUR ASPECTS OF THE ACCA PROCESS IN CAMBODIA :

1 ALL THE PROJECTS LEAD TO THE QUESTION OF LAND : One of the interesting things about the ACCA process in Cambodia is that most of the big and small projects lead explicitly to the question of land. Many cities so far have used the ACCA projects to negotiate successfully with the municipality to provide land - either the land people already occupy or land they can move to as close by as possible. Because most of the urban poor don't have it, secure land is the key issue in all Cambodian cities. And land is still available in these cities - especially in the smaller ones. In this way, the issue of land is being dealt with on a country-wide scale, but in small, localized ways, together with the survey of the 27 cities. It has become a movement now in Cambodia - a movement by community people, which the UPDF is supporting. And with the UPDF's revolving fund and the ACCA support, they are able to open up many more negotiations for land in their cities.



2 ALMOST ALL PROJECTS FOCUS ON GETTING FREE GOVERNMENT LAND : In all the ACCA-supported housing projects so far, the land is being provided free by the municipal or provincial government. Getting free land from the government has become a strategic direction for the people's movement in Cambodia. Just ten years ago, when urban communities were being evicted all over the place, relocation to sites outside the city was the only alternative. But in 2003, the UPDF convinced the government to support a new process of on-site upgrading - first in Phnom Penh and later in other provincial cities. Hundreds of community-managed upgrading projects (walkways, bridges, water supply systems, drains) were subsequently built, even though the settlements they were built in had no land tenure security. From small improvement projects, the communities moved to housing improvements and house reconstruction, with loans from UPDF. Because the government has no clear policy about what to do with these existing poor communities, people establish and strengthen their claim to land by upgrading it. Through this process, they start negotiating for land, and gradually, the government has begun granting land to some of the communities which have started the upgrading - either land lease or land title, and either on-site or on land nearby. In a similar way, all the small upgrading projects that communities are proposing to the ACCA Program - the walkways, drains, toilets - are being used as a way for communities to start improving their situation *and to get land*.

3 BUYING DINNER FOR TEN, BUT FEEDING TWENTY : You'll notice that in most of the Cambodian cities with ACCA projects, the groups are implementing 8 to 12 small projects, instead of only five. Their idea is to stretch that \$15,000 resource to cover as many communities as possible, since the scale of problems is not limited to just five communities. This may mean that the amount available to each community is very small, but even that small amount allows them to think, to plan and to take action. This is a way to boost *all the communities in the city* to be actively involved in the process, so they're not just sitting on the sidelines watching others implement projects. And many communities have already been able to use those projects to attract good contributions from the city government and from their own members. It's like buying dinner for ten, but feeding 20! To stretch the opportunity even further, they have established a rule in Cambodia that small projects which fund individual improvements (like water supply connections or individual toilets) are treated as revolving fund loans from the CDF, while projects which fund collective improvements (like roads, drains or dikes) are treated as grants.

4 STRETCHING THE BIG PROJECT BUDGET ALSO : This kind of thrift has become a custom in the way of doing things in Cambodia, where they have learned to make as much change as possible using very small funds, and setting very small ceilings. This is also a strategy to draw out people's ingenuity and resourcefulness, and it has helped attract resources from other stakeholders. This thrift is being applied in the big projects as well, in several ways:

- **Infrastructure costs shared :** The ACCA funds are being used to cover no more than 20% of infrastructure costs in the projects, with the idea that the local government should provide at least 80% of the (land-filling, roads, water supply, etc.).
- **Keeping it low-cost :** Houses should be constructed as inexpensively as possible, using cost-saving materials, to make the housing affordable to the poorest community members.
- **Housing loan ceilings :** A ceiling of \$37,500 per city was set for for housing loans, which are given in bulk to communities (not to individuals) and are repaid monthly, in five years, at 8% annual interest (which includes 1% for the city-level welfare fund, 2% for the CDF and network activities, and 5% which goes back into the UPDF to increase its lending capital).

Survey in 27 CITIES completed in 3 months :

Between March and September 2009, the national community savings network and UPDF conducted a survey of urban poor communities around the country. The survey included 27 towns and cities, in all of Cambodia's 24 provinces. The entire process was funded by a \$10,000 grant from ACCA, which works out to just \$370 per city.

The community networks in Cambodia, with support from UPDF, have been carrying out city-wide surveys of poor communities for the past 13 years - first in Phnom Penh, and later in provincial cities. The surveys allow them to bring local communities into the process and to start out with some good information about slums and a good understanding of the scale of the problems in those cities. Surveys in new cities are usually followed by the setting up of savings groups, forming city-wide networks, linking with the local government and starting upgrading and negotiations for land. Through all

these activities, the poor begin to find new ways and new power to address the problems they face.

Training and surveying at the same time : The survey team (which included senior community leaders from the national network and UPDF staff) spent about three days in each city. During the course of each survey, about 30 or 40 local community members and CDF partners were trained in surveying techniques. On the first day there would be a half-day meeting with the city-level CDF Committee and representatives from the local authority. On the second and third days, the settlement survey would be finished, with a specific focus on surveying communities with land and housing problems. On the afternoon of the third day, all the data would be collated and classified. Once the data was finalized, the next step was to put all the surveyed slums on the city map and organize a meeting with the CDF and local authorities and NGOs, to present the data, and make it all "official."



In most of these cities, this survey data represents the only existing information on the urban poor and their housing and land and living conditions. The next step will be a national workshop of CDF Committee members from all 27 cities to present the final survey report to the national government.

CITY: SEREY SOPHOAN

Banteay Meanchey Province, Cambodia

A CITY OF FIRSTS : Of all the provincial cities in Cambodia, Serey Sophoan, in the country's northwest corner, is so far the most vivid illustration of how readily conflicts between the city's development needs and its poorer citizens' land and housing needs can be resolved when the poor and the city authorities work together. The extraordinarily close collaboration between the local communities, the UPDF and the local government (especially the Serey Sophoan Municipal Governor, Mr. Oum Reatrei) dates back about seven years, and has already notched up several major achievements.

FIRST PROVINCIAL CDF IN CAMBODIA : Banteay Meanchey Province (of which Serey Sophoan is the capitol city) was the first in Cambodia to test the provincial community development fund (CDF) concept, in which different actors contribute to the fund and use it as a mechanism to link together all the poor communities and enable them to work with local NGOs and their municipal and provincial authorities to find solutions to their problems of land and housing and income, with support from a special fund which is managed jointly by community savings group leaders and local authorities. The CDF in Banteay Meanchey Province was officially launched in 2006 under an MOU between the provincial governor, the Ministry of Women's Affairs, UPDF and ACHR. The fund has already supported a variety of livelihood, community upgrading and welfare projects implemented by savings groups in Serey Sophoan, Poipet and several other small towns in the province. The strength of this active collaborative fund is now being given more ammunition as it becomes a conduit for ACCA funds to communities (both loans and grants) in Serey Sophoan.

SPREADING OUT THE OPPORTUNITY ACCA OFFERS : In Serey Sophoan, as in most of the Cambodian ACCA cities, the maximum \$15,000 small project budget has been requested from ACCA, but instead of funding just five small projects in the city, the money is being used as a fund to support small upgrading projects up to a lower ceiling of 10 million Riels (\$2,500) per project, to maximize the benefits and spread out the opportunity for small upgrading projects to as many communities as possible. In Serey Sophoan, 12 priority projects have been identified for ACCA support by the community network, most of them costing much less than the ceiling. The network's rule is that communities should contribute at least 20% (in cash, materials and labor) and the local or provincial authority or national government (like NCPD) and other actors should contribute at least 20%, so that the ACCA Program funds just 50 - 60% of the projects.

12 SMALL PROJECTS : The small projects that are being implemented in Serey Sophoan all come out of a remarkably detailed list of who needs what small infrastructure improvements in the city. The list was drawn up as part of the community network's city-wide survey in May 2009. According to the list, 419 households need electricity, 222 households need toilets, 497 households need water supply, 5 communities need wells, 15 communities need "greening" (4,500 trees to be planted), and 5,220 meters of paved walkways need to be built. So far, two of these small projects have been completed :

- **Tree planting along the national road in the city (total 276 trees)** This was a joint project of the entire CDF Community Network and the local authority, and cost only \$500, all from ACCA.
- **Road improvement in the Ang Tropaing Thmor Community (327 households)** This project to improve 248 meters of roads and install underground storm drains in an inner-city community cost \$1,798, to which the community contributed \$798 and ACCA supported \$1,000.



SOME GRANTS, SOME LOANS :

As in other cities, the network and UPDF have decided to use the ACCA small project funds as grants (when the improvements are communal, like the road improvement shown here at Ang Tropaing Thmor), but as loans (when the improvements are individual, like toilets, water or electricity connections), so the money can revolve to help other communities. Small project loans will be repayable in 2 years at 2% annual interest.



CITY INFORMATION :

URBAN POVERTY IN SEREY SOPHOAN

Total urban population	18,366 households (90,279 people)
Urban poor population (only with land problems)	3,134 households (7,306 people)
Number of slums	19 communities
% population in slums	17%
Latest survey conducted	May 2009

SAVINGS

Date savings started	2005
Savings groups	25 groups
Savings members	923 members
Total savings	US\$ 10,250
CDF started	27 February 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (12)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



BIG PROJECT :

One big housing project gets started but two squatter communities in Serey Sophoan get free government land . . .

1

FIRST PROJECT : On-site reblocking of the Preah Poun Lea Meanchey Community (387 households) with free government land and collective land title.

The initial idea was to use the ACCA big project budget to support an important pilot housing project at the Preah Poun Lea Meanchey community, a crowded river-side settlement of 387 poor households who faced eviction from their city-center land when the city announced plans to expand the adjacent bus station in 2007. After a long period of negotiations and planning, the city agreed to allow the people to stay and upgrade their settlement on the same site, with collective land title and all land development and services provided free by the government, in exchange for giving back a little of the land for the bus station and a riverside park. But the city's requirement that all 387 families agree to equal 4x20m plots in the redeveloped community slowed things down in this large, complex settlement, where some families have still not agreed to the reblocking. But then another great opportunity came up when another squatter settlement right across the river was able to negotiate to get free government land for relocation. And so the network decided to use the ACCA big project funds to support that project, which was ready to begin right away.

2

SECOND PROJECT : Nearby relocation of the Monorom river-side squatter community (30 households) to free government land, with collective land title.

The Monorom community is right in the middle of Serey Sophoan and had experienced yearly flooding so serious that the people's houses, built precariously on stilts over the river bank, had several times been completely washed away. So the community finally decided it was time to find a more secure place to live, and with support from the Municipality, they have relocated to land just 1.5 kms away, which was provided free by the local government, under its "Social Land Concession" program, with community land title. The people have decided to call their new community *Poun Lue Reatrey Senchey*.

A solution that emerged from a city-wide planning process : The offer of this land came about after a long process of negotiation and prioritizing, in which the CDF committee, the community network and the Municipality looked at all the slums in the city and decided which were in most urgent need of more secure housing - of which Monorom and Preah Poun Lea Meanchey were high on the list.

Planning the new community : The new land is 30,000 square meters. After several community layout and house design workshops with the UPF's team of young architects, the people developed a layout plan in which 30% of the land is used for infrastructure, roads and public open spaces (16,500 sm) and 60% is used for their housing plots (13,500 sm). Each family has gets a big "self sufficiency" plot of 455 sm (13m x 35m), which is enough land for them to build a house and have enough space for a vegetable garden, a fish pond, animal rearing areas, fruit trees, and space for small businesses. This self-sufficiency concept can become an important model for housing projects in other small provincial cities, where the rural and urban are still so closely tied and where land is cheaper and more easily available.

Sharing project costs : The housing project at Poun Lue Reatrey Senchey puts into reality the cost-sharing model which everyone hopes can be replicated around Cambodia. The provincial government bought the land (\$150,000) under its "Social Land Concession" program and gave it free to the people. The Serey Sophoan Municipality cleared and filled the land by 2 meters (\$5,000) and partially supported the installation of the access road and infrastructure on the new site (\$4,000). The UPDF supported the house design workshops with UPDF architects (\$300). The CDF provided housing loans (\$1,500 x 30 families = \$30,000), grants for building toilets (\$150 x 30 houses = \$4,500), and income generation loans to help families resume their earning at the new site (\$125 x 30 families = \$3,750), using partly ACCA and partly UPDF funds. And the community provided all the labor and 10% of house construction costs.

First house completed in December 2009 : By the first week of December, all the site development work was finished and the first 10 families had moved into shelters on the site, to oversee the construction of their new houses. The first completed house was inaugurated by the Deputy Prime Minister Mr. Yim Chay Ly, in a gala ceremony on December 22, 2009, in which 300 trees were planted on the site, the columns of all the remaining houses were blessed and raised.



This important milestone for Cambodia's struggle to find practical, collaborative and community-driven solutions to the serious land and housing problems in its cities, was the centerpiece of a national workshop on housing upgrading and community design in December 2009, with community and local government teams from all the other ACCA cities.

CITY: SAMRONG

Oddar Meanchey Province, Cambodia

Samrong is provincial capital of Oddar Meanchey Province, in the northwest corner of the country. The community network there now links active savings groups in 17 informal settlements, most of them located in the periphery of the town, where people live in squalid conditions on low-lying and flood-prone land. With modest grants from UPDF to the provincial CDF (a Selavip-supported project), the people have in recent years undertaken several upgrading projects to build walkways, pave roads and lay drainage lines, all with good support from the provincial governor, the sub-district and district authorities and the Ministry of Women's Affairs.

LAND AND EVICTION PROBLEMS : Although a few communities in Samrong have been evicted for road expansion and stadium-building projects, the land and eviction problems there are still less severe than in many other cities. But in the rural areas of the surrounding Oddar Meanchey Province, there are big evictions happening, as farmers are being forced off their land to sell to foreign investors and contract farming firms, and many of these dispossessed farmers are finding their way into Samrong, looking for new ways to survive.

11 SMALL PROJECTS : As in other Cambodian ACCA cities, the small projects being implemented in Samrong come out of a remarkably detailed list of who needs what small infrastructure improvements, based on the community network's survey. On the list, 419 households need electricity, 222 households need toilets, 2 communities need 3 wells, 15 communities need "greening" (4,500 trees to be planted), and 870 meters of paved walkways need to be built. The maximum \$15,000 budget was requested from ACCA and is being spread out to help 12 communities plan and implement small upgrading projects. The communities contribute at least 20% (in cash, labor and materials), and the project funds come as grants (when the improvements are communal, like roads or drains), and as loans (when the improvements are individual, like toilets, water or electricity connections). So far, the following four projects have been completed :

- **Samrong Thmey (224 households) Road improvement and storm drains** (795m x 3m) in a community of market vendors at the center of the city. Community members provided all the labor and some of the drainage rings, with \$3,532 from ACCA.
- **Daun Khaen Kang Tbong (240 families) Road improvement** (401m x 3 m) in a peripheral semi-rural settlement. The total cost \$2,745 included \$2,430 from ACCA and \$305 from community members.
- **O'Kansaeng (121 households) Road improvement** in another semi-rural community of farmers on the edge of town. Total cost \$1,900, which included \$1,700 from ACCA and \$200 from community members.
- **O' Russey (43 households) Communal water pump and water supply system.** The total cost of \$525 includes \$500 from ACCA and \$25 from community members.

BIG PROJECT : On-site upgrading at Samrong Thmey Community (224 households) with land provided free by the government, under collective land title.



This big and bustling community in the center of Samrong is close to the public market, where most Samrong Thmey residents work as vendors. Because many of the families still have small farm holdings on the outskirts of the city, they use their dilapidated wood and bamboo houses as warehouses for the rice, vegetables and coconuts they produce for sale in the market. Though they have lived here since the end of the Pol Pot period, nobody has land papers and the community has for years faced the threat of eviction.

After a long negotiation, though, the government has agreed to give the land to the people, on collective land title (after the housing loans are repaid), and to allow them to develop a pilot upgrading project which can become a model for redeveloping other poor settlements in Samrong. The houses will be designed and built by communities themselves, in working teams (with support from UPDF young architects). Part of the ACCA funds, which will be channeled through the CDF and the community savings group, will be used for housing improvement loans, which will follow the usual CDF housing loan terms: repayment in 5 years at 8% annual interest. The housing reconstruction work hasn't started yet, but before the ACCA program began, the people already began upgrading the lanes and drainage.



BEFORE : (above) This is one of the roads in the Samrong Thmey community, before upgrading.



AFTER : This is the same road, after the underground storm drains have been laid and the road resurfaced.

CITY INFORMATION :

URBAN POVERTY IN SAMRONG

Total urban population	10,448 households (51,414 people)
Urban poor population	1,783 households (2,848 people)
Number of slums	11 communities
% population in slums	17%
Latest survey conducted	June 2009

SAVINGS

Date savings started	2004
Savings groups	17 groups
Savings members	805 members
Total savings	US\$ 6,500
CDF started	May 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (11)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

CITY: PREAH SIHANOUK

Preah Sihanouk Province, Cambodia

The city of Sihanoukville is Cambodia's main port and another fast-growing industrial and tourism area, 230 kms southwest of Phnom Penh. The city was recently given a new name, Preah Sihanouk, and made into an autonomous province, which now comprises 3 districts and the Preah Sihanouk Municipality. Projects to construct a new port, expand roads and build hotels, tourism facilities and industrial complexes are causing increasing land conflicts between the local authorities and private sector investors and poor settlements and coastal fishing communities. In the new province's industrial district, foreign investors are being sold 99 year leases to land which was until recently occupied by farmers and poor families. In another prominent project, an entire island has been given on 99-year lease to a Russian company to build a gigantic high-rise resort.

THE POOR IN PREAH SIHANOUK: There are 19 informal settlements in the city, with 6,804 households, most residents working as fisher folk, construction and factory laborers and small vendors. There are now savings groups in most of these settlements, and they have formed a city-wide network, surveyed the city's slums, organized exchange visits with other cities, undertaken several small upgrading projects (to build bridges, toilets and wells) and continue to struggle to engage with the local authorities around the serious land issues.

A THAW IN EVICTION TENSIONS: The launch of the ACCA Program has already helped thaw relations between the poor communities and the local authorities in a city which has seen many evictions and stand-offs between the conflicting needs of economic development and poor people's housing. The program was launched with the support of the city's vice-governor and several sub-district chiefs, and five months later, a major land breakthrough was agreed upon in the city's largest slum settlement (see big project below).

8 SMALL PROJECTS: The ACCA budget is being spread out to support road improvement, well-building, toilet construction and community greening projects in 8 communities. All these projects were identified, prioritized and planned through the city-wide survey process by the savings groups. Another \$5,000 in community contributions is supplementing this budget. Four of these projects have been completed so far:

- **Phum 1 Community (280 households) Road improvement** (415m x 3m). Total cost \$3,598 (includes \$672 in cash and materials from the community and \$2,926 from ACCA).
- **Phum 2 Community (100 households) Drainage along an existing walkway** (350m). Total cost \$580 (includes \$100 in cash and materials from the community and \$480 from ACCA).
- **Phum 3 Community (75 households) Building a new concrete walkway** (291m x 3m) and repairing an old one (90m x 3m). Total cost \$1,698 (includes \$300 from the community and \$1,398 from ACCA).
- **Mlob Dong Community (182 households) Road improvement** (215m x 2.5m). Total cost \$1,750 (includes \$250 from the community and \$1,500 from ACCA).

BIG PROJECT: Borie Kamakorn (117 households) On-site reblocking in a community which is part of a larger settlement which has been given the public land they occupy



Borie Kamakorn is one of four large informal settlements (total 641 households) which occupy a large tract of public land that is partly owned by the National Railways and partly by the Port Authority. The four communities, which are part of the new port project area, have for years been the target of repeated eviction attempts. In September 2009, they achieved a major victory when the Prime Minister announced a land-sharing compromise, in which a large portion of the land they occupy (about 10 hectares) was granted to the community to redevelop their housing, in exchange for returning part to the land to the government for its port expansion project.

The ACCA-supported housing project in Borie Kamakorn will enable its 117 households to take advantage of this opportunity, upgrade their housing and infrastructure and demonstrate a community-planned and community-implemented model of upgrading which can then be expanded to cover the rest of the settlement - and the rest of the city - in collaboration with the municipality. Although this land concession for poor people's housing is now part of the city's development plan, the tenure details and project parameters are still being negotiated with the local authorities, so the project hasn't started yet.



BEFORE and AFTER: The same road in Mlob Dong Community before upgrading (above) and after (below).



CITY INFORMATION:

URBAN POVERTY IN PREAH SIHANOUK

Total urban population	19,157 households (91,284 people)
Urban poor population	6,804 households (34,910 people)
Number of slums	19 communities
% population in slums	36%
Latest survey conducted	December 2009

SAVINGS

Date savings started	2005
Savings groups	16 groups
Savings members	422 members
Total savings	US\$ 5,500
CDF started	September 2006

ACCA BUDGET APPROVED SO FAR:

Small projects (8)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



RIBBON CUTTING : The October 2009 ribbon-cutting and ceremonial procession of dignitaries down the kilometer-long road the Beung Krotep Community people upgraded themselves, with support from ACCA. Before, it was a mucky track that turned into a river during the rains. They filled it with a half-meter of land-filling and a traditional "red soil" surface that will harden with time.



CITY: PEAM RO DISTRICT

Prey Veng Province, Cambodia

Peam Ro District is a fast-growing trade and industrial town on the Mekong River, about 70 kms east of Phnom Penh, on the National Road No. 1 to Ho Chi Minh City. The town used to be the site of a big military base and was heavily bombed by the Americans during the Viet Nam war, but it has now become a magnet for job-seeking rural migrants and landless villagers from Prey Veng province, which is one of the country's poorest. Peam Ro District has been declared a special economic zone, and will likely have its status raised from a district to a municipality soon. The government has plans to build a new bridge across the Mekong River here, as part of new Trans-Asian Highway project, and there is no doubt that this project will be causing the eviction of many slum communities in and around the city.

THE POOR IN PEAM RO DISTRICT : There are 15 informal slum settlements in the district's four poorest communes, most of them clustered along the national road and along the river, on a patchwork of public and private land - all vulnerable to eviction. People in these communities earn their living as market and push-cart vendors, laborers, ferry workers, garbage recyclers and farmers.

SAVINGS AND DEVELOPMENT ACTIVITIES : The savings process began in 2005 in the sprawling and crowded slums in the Neak Leung Commune, and now most of the poor communities in Peam Ro District have active savings groups. Besides running savings and credit groups, these communities have used small upgrading grants from UPDF (Selavip) to build paved walkways, toilets and water pumps and waste-water management systems. A provincial-level CDF was set up in October 2006, which is managed jointly by the community network, UPDF and the Peam Ro District Authority, with the district governor and three commune chiefs sitting on the committee. So far the CDF has focussed mostly on Peam Ro District, though.

OLD FIGHTERS LEARN NEW TRICKS : The construction of National Road No. 1 to Saigon caused the eviction of thousands of poor families along its length, and many of the communities in Peam Ro District (and their NGO supporters) have spent most of their energy fighting this project. So for communities accustomed to only fighting with the authorities, the savings and collaborative solution-finding being promoted by the national savings network and UPDF (and now ACCA) is something new. The community network in Peam Ro, which has found it much more successful to save and negotiate than to fight, has made this transition very quickly and thoroughly. The Peam Ro District Governor and the chiefs of the four communes where most of the poor settlements are located have all become active supporters of the CDF process and the new ACCA projects.

8 SMALL PROJECTS : The \$15,000 budget from ACCA is being used to support water pump installation, walkway building, toilet construction, tree planting and agricultural production projects in 8 communities, to which communities will contribute another \$2,000 through their savings groups. All these projects have been identified, prioritized, planned and budgeted by the communities themselves, through their city-wide survey process, with the savings groups. Four of these projects have been completed so far :

- **Prei Sny 1 Community (97 households) Communal water pump.** Total cost \$379 (includes \$37 from the community and \$342 from ACCA).
- **Beung Krotep Community (365 households) Road improvement (1,000m x 3m)** Total cost \$4,237 (includes \$1,237 + 350 truckloads of soil from the community and \$3,000 from ACCA).
- **Sansom Prak Community (1,442 households) Expanding road improvements** begun earlier with UPDF support (60m x 3m). Total cost \$301 (includes \$44 from the community and \$258 from ACCA).
- **Prei Sny 2 Community (156 households) Gravel walkway construction (868m x 3m).** Total cost \$3,000 (includes \$500 from the community and \$2,500 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN PEAM RO DISTRICT

Total urban population	13,630 households (60,791 people)
Urban poor population (only 4 poorest communes)	1,490 households (8,005 people)
Number of slums	15 communities
% population in slums	11%
Latest survey conducted	October 2009

SAVINGS

Date savings started	2005
Savings groups	9 groups
Savings members	256 members
Total savings	US\$ 4,400
Provincial CDF started	October 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (8)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

BIG PROJECT :

Peam Ro's first chance to see what a collaborative, community-managed housing project looks like . . .

BIG PROJECT : On-site upgrading of Pro Lay Toek (33 households), a canal-side squatter settlement, with land provided free by the local government.

Pro Lay Toek is a small community of 33 bamboo and thatch houses built up on stilts, in a long string on land alongside a 6m wide canal, in the Prek Ksay Kor Commune, Peam Ro District. During the rainy season, which lasts almost half the year, the area floods and the houses are all standing in water. Some community members first settled here in 1979, and a few families who were evicted from temple land nearby later joined them, bringing the community to its present size.

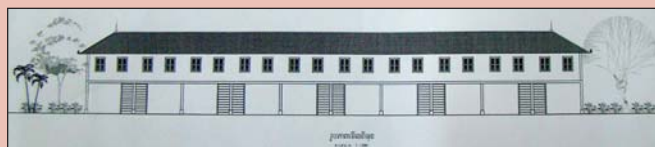
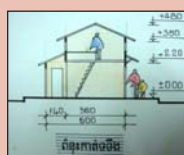


Using ACCA to bolster negotiations for land :

The community will upgrade its housing and infrastructure on the same site, beginning with land-filling to raise the land above flood levels. Initially, the land tenure was not that clear, but the ACCA big project budget approval was used as a bargaining chip to persuade the Prek Ksay Kor Commune Council authorities to agree to give this land to the people. The land ownership will be collective, rather than individual, and will be transferred to the community once their housing loans to the CDF have been repaid.

Demonstrating a new, collaborative and community-driven model : The project at Pro Lay Toek is being overseen by a working group which includes representatives from the community, the Prey Veng Provincial CDF, the local district and commune authorities, UPDF and community architects from Phnom Penh. The project will be an important milestone for Peam Ro District, and a first chance for both communities and local authorities there to see, to take part in and to learn from a community-planned and community-built housing project for some of the district's poorest families.

Planning the new housing : The community's first steps were to measure and map their land and houses. They were helped in these tasks by a team of young architects from Phnom Penh, who came for an intense, on-the-spot housing and community planning brainstorming workshop in October 2009, at the same time as the survey in Peam Ro District was going on. The community's narrow strip of land is 169m long but only 6m wide, so the people explored a variety of compact row-house design options that will work within the limited land plots of just 4 x 6m. The house sizes will be 4 x 4.5m and the communities have decided to save space for housing by laying the drains within the plots at the back, and negotiating with the owner of the adjacent land for permission to use a 1.5m strip of his land to construct the walkway, which would give the people a little more space, but also provide access to this plot. Land filling will start in January 2010, and the house construction will quickly follow.



BEFORE : It's hard to imagine a more vulnerable community than the 33 canal-side squatters at Pro Lay Toek.

AFTER : Here are two drawings of the simple 2-story row-houses the people are now building on their narrow strip of land.

CITY: BAVET

Svay Rieng Province, Cambodia

Bavet is a new casino town on the Cambodia-Viet Nam border, in Svay Rieng Province, another of the country's poorest provinces. The municipal boundaries of Bavet, whose status has just been raised from a village to a municipality, are still being negotiated. The town is still very loosely urbanized, with some rural-feeling parts within the municipal limits where people still grow vegetables and rice, but there are a growing number of factories. Like so many other parts of Cambodia, big tracts of land in Bavet are being very quickly handed over to investors from Viet Nam, Korea, China and Cambodia, on long-term leases, to develop casinos, factories and real estate projects, leaving very little land for the local people to live on.

THE POOR IN BAVET : The casinos and factories have become a new source of jobs for poor migrants, who also find work as vendors, construction laborers, fishermen, motorcycle taxi drivers and small farmers. Many poor workers cross the border every day, between Bavet and Mok Bai, the town on the Viet Nam side. Many families evicted from their farmland to make way for the new National Road No. 1 have also found their way into Bavet. With the combination of poverty, casinos and cross-border traffic, there are plenty of social problems like AIDS and child-labor in Bavet. For most of the poor in Bavet, the only housing option is in shacks they build themselves or rent, in squatter settlements on government land, along the dyke and behind the casinos, and there are already very serious problems of housing, land and eviction in the town.

COMMUNITY PROCESS JUST GETTING STARTED : The community process in Bavet is new, but leaders from several poor communities have participated in exchanges and savings groups have started in two. With good support from the municipal governor (who just a year ago refused to talk to the poor communities, but now sits as honored chairman at many of their workshops and ground-breakings) and communities, there is an active process to encourage new savings groups in other settlements - both in Bavet, and in Mok Bai town on the Viet Nam side of the border. The community process in Bavet is being supported with weekly visits by the more experienced community network in nearby Peam Ro District, which is just an hour's drive away and has become a kind of big sister to Bavet. A rough community survey, which focused on the landless poor, was done in May, but another more detailed survey is planned in January 2010.

13 SMALL PROJECTS : As in the other ACCA cities, the \$15,000 small project budget is being spread out to support smaller-sized upgrading projects in as many communities as possible, to maximize the benefits and use the projects to help build the community process. In Bavet and a few nearby districts, the \$15,000 ACCA budget will be used to support small upgrading projects in 13 poor settlements, all of which have been identified, prioritized and budgeted by the communities themselves, as part of their city-wide survey process. The projects include walkway improvement projects in 7 communities (total 2,108 meters), well-digging projects in 5 communities and toilet-construction projects (20 units total). These projects, which are still in the planning stage, will be supplemented by community contributions and all the projects will be built with community labor.

BIG PROJECT : On-site reconstruction of two communities (110 households) with land provided free by the provincial government, with collective land title.



The \$40,000 budget from ACCA will support on-site housing reconstruction projects in two communities facing the immediate threat of eviction (total 110 households). This ACCA big project budget is being used by the community network to support their negotiations with the government to get the land these two settlements occupy given to their occupants, with collective land title, under the Provincial Government's Social Land Concession Program.

1 Beung Kamsoth (64 households) This is a community that was settled originally by the families of decommissioned soldiers, at the end of the Pol Pot period, many of them having lost legs and arms to land-mines during the long civil war. The settlement of 65 bamboo and thatch shacks is built on public land on the dike, where the people are developing plans to build new houses and improve their infrastructure.

2 Samakee (46 households) The people in this small settlement, located on land right behind one of the big casinos, are also negotiating to get the land they already occupy, and then to build new houses and improve their infrastructure.



CITY INFORMATION :

URBAN POVERTY IN BAVET

Total urban population	7,658 households (37,123 people)
Urban poor population (figures not final)	1,906 households (9,930 people)
Number of slums	13 communities
% population in slums	25%
Latest survey conducted	May 2009

SAVINGS

Date savings started	2006
Savings groups	2 groups
Savings members	93 members
Total savings	US\$ 500
CDF started	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (13)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



CITY: KHEMARA PHOUMIN

Koh Kong Province, Cambodia

The beautiful coastal town of Khemara Phoumin, in Koh Kong Province, is just 12 kms from the Thai border. It used to be so remote that it took three days of driving on muddy roads and crossing four bodies of water on rickety ferries to get there. But once the government finished a new highway, which made it possible to reach Khemara Phoumin from Phnom Penh in just a half day, development came like a bolt of lightning. The town was just upgraded from a rural district to a municipality in December 2008.

THE POOR IN KHEMARA PHOUMIN : The town's 19 poor communities are now facing some very serious land conflicts, as sleepy fishing villages are being transformed by international capital almost overnight into booming tourist traps catering to the affluent city folk from Phnom Penh and abroad. The community network in Khemara Phoumin is active in almost all of the town's poor communities now, where people speak Thai and Khmer and work as fishermen, vendors and factory laborers and informal trash recyclers.

ACTIVE COMMUNITY SAVINGS GROUPS : The strong community savings process in Khemara Phoumin, with its mostly women leaders, has for the past four years been using the tool of savings and network building to increase people's incomes, to launch "eco-tourism" community enterprises, to plan and implement small upgrading projects, to launch their own welfare program and to bolster their negotiations with the authorities for secure land tenure - all with an increasingly fruitful collaboration with the municipal and provincial authorities.

ACTIVE PROVINCIAL CDF : The Koh Kong Provincial-level CDF, through which ACCA funds for Khemara Phoumin will be channeled, was started in March 2007, and it's committee meets monthly. The CDF is so far linked with communities in the Khemara Phoumin Municipality and in three other districts. The community network in Koh Kong Province has taken bulk loans from this CDF (with funds partly drawn from people's own savings and partly from loans and grants from UPDF and the Selavip provincial cities project) to support a variety of community upgrading, community eco-tourism businesses and livelihood projects in poor settlements around the province. Through the CDF and survey process - and now through ACCA - the municipal and provincial authorities are gradually being brought into more collaboration with the communities.

8 SMALL PROJECTS : As in the other Cambodian cities with ACCA projects, the network in Khemara Phoumin is spreading out the \$15,000 small project budget to support as many community projects as possible, to construct much-needed but very modest community infrastructure projects. And as in the other cities, the network and UPDF have prepared a detailed list of who needs what small infrastructure improvements, based on the survey, and this list has helped them to decide on the 8 projects that are now being planned :

- **Spean Yol (82 households) Wooden bridge.** Total cost \$1,200 (which includes \$200 from the community and \$1,000 from ACCA).
- **Phsa Depo (80 households) Three community toilets.** Total cost \$550 (which includes \$100 from the community and \$450 from ACCA).
- **Samai Sonsom Prak (100 households) Street lighting poles + 3 community toilets.** Total cost \$1,600 (which includes \$300 from the community and \$1,300 from ACCA).
- **Nesarth Phum 4 (70 households) Road improvement.** Total cost \$2,450 (which includes \$250 from the community and \$2,200 from ACCA).
- **Songkhom (30 households) Drainage + 1 community toilet.** Total cost \$550 (which includes \$50 from the community and \$500 from ACCA).
- **Srey Akpivath (211 households) Street lighting poles.** Total cost \$1,000 (which includes \$100 from the community and \$900 from ACCA).
- **Andong Tek (372 households) Road improvement.** Total cost \$3,000 (which includes \$300 from the community and \$2,700 from ACCA).
- **Mouy U-Spea (105 households) Tree planting in a degraded coastal mangrove forest.** Total cost \$575 (which includes \$125 from the community and \$450 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN KHEMARA PHOUMIN

Total urban population	5,415 households (25,957 people)
Urban poor population (only with land problems)	2,005 households (8,124 people)
Number of slums	19 communities
% population in slums	37%
Latest survey conducted	September 2009

SAVINGS

Date savings started	2005
Savings groups	6 groups
Savings members	187 members
Total savings	US\$ 6,200
CDF started	March 2007

ACCA BUDGET APPROVED SO FAR :

Small projects (11)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	

CITY: KAMPONG CHAM

Kampong Cham Province, Cambodia

Kampong Cham is Cambodia's second-largest city (population 1.8 million) and the home town of many of the country's key political leaders and businessmen. As an important trade and transport city in Eastern Cambodia, on the Mekong River, Kampong Cham is experiencing the same explosive economic growth and the same problems of poverty and eviction as other Cambodian cities, but on a scale closer to Phnom Penh's. As in other rapidly-developing parts of the country, the city's administrative boundaries are a moving target. In order to bring more revenues from this economic powerhouse into the provincial coffers, the municipal limits were recently shrunk to a very small area of only 14 square kilometers (with 4 wards), at the center of the much larger urban area. The UPDF survey and city figures cover only this new, smaller municipal area.

SLUMS IN KAMPONG CHAM : The 8 poor settlements in Kampong Cham Municipality covered by the UPDF's most recent survey are all facing serious eviction threats. Many are on land along the banks of the Mekong River, and others are on roadsides and on private land behind hospitals, where low-income construction workers, vendors, motorcycle taxi drivers and trash recyclers live in squalor and insecurity.

SAVINGS : After seven years of continuous support by UPDF and the national community savings network, savings groups are now active in many poor settlements in Kampong Cham Province, but just recently began in Kampong Cham Municipality. The network is now working to set up savings groups in the city's other poor communities - especially those facing serious land problems - as a more proactive strategy than protesting to strengthen people's negotiations with the local authorities for secure land.

CDF ALREADY SET UP : The Kampong Cham Provincial CDF was set up in 2005 by the provincial community network and operated informally for several years. In May 2007 it was formalized under an MOU, as a collaboration between the community network, local government and UPDF. The CDF has become another important point of collaboration between the community network and the local authorities, to find win-win solutions to these problems. The joint committee which manages the CDF meets monthly, and all the funds for ACCA projects go through this mechanism. This collaboration has already shown results: the Provincial Governor, who is the Prime Minister's brother, used to inspire only fear among Kampong Cham's poor communities, but the man has now become the biggest supporter of the people's process in the city.

5 SMALL PROJECTS SO FAR : The small project budget from ACCA will be used to partly finance as many small projects as possible. The first five small projects have been identified and are now in the process of being planned. As in other cities, the community network and UPDF prepared a detailed list of who needs what small infrastructure improvements, based on the community survey, and this list helped them to decide on the projects - all of which will be built by communities themselves, using their own labor.

- **Thy Pram Moi (14 households) Water pumps + 3 community toilets.** Total cost \$675 (which includes \$75 from the community and \$600 from ACCA)
- **Thy Moi (598 households) Walkway + 7 community toilets + 1 water pump.** Total cost \$2,575 (which includes \$250 from the community and \$2,325 from ACCA).
- **Thy Pi (680 households) 10 community toilets.** Total cost \$1,400 (includes \$150 from the community and \$1,250 from ACCA)
- **Thy Pram (173 households) 3 community toilets + 1 water tank.** Total cost \$1,325 (includes \$150 from the community and \$1,175 from ACCA).
- **Sambok Chab (44 households) 10 community toilets + 1 water pump.** Total cost \$1,600 (includes \$150 from the community and \$1,450 from ACCA).



HIGH STAKES : The projects to build the bridge across the Mekong and develop the river-frontage continue to be Kampong Cham's biggest eviction-causers, and the vulnerable settlements still staying along the riverbanks are the targets of the community network's upgrading and land negotiations.



CITY INFORMATION :

URBAN POVERTY IN KAMPONG CHAM

Total urban population (the newly shrunken)	9,726 households (47,300 people)
Urban poor population (figures not final)	1,592 households (7,156 people)
Number of slums	8 communities
% population in slums	16%
Latest survey conducted	October 2009

SAVINGS

Date savings started	2006
Savings groups	4 groups
Savings members	49 members
Total savings	US\$ 1,000
Provincial CDF started	May 2007

ACCA BUDGET APPROVED SO FAR :

Small projects (5 so far)	\$ 15,000
City process support	\$ 3,000
no big project yet	



BIG PROJECT :

Two big land breakthroughs both offer possibilities for ACCA big project funding, but nothing is final yet . . .

1

FIRST LAND BREAKTHROUGH : Relocation of Sesib Pir Knong (42 households) to nearby land - part provided free by the government and part bought by the people.

The Sesib Pir Knong Community was just one of a long line of shaggy squatter settlements built on stilts over the banks of the Mekong River in Kampong Cham. It is one of the poorest settlements in the city. When the community faced the prospect of eviction for a municipal bridge and embankment landscaping project, they started a savings group, began exploring their options and eventually became the first community in the city to successfully negotiate a resettlement agreement: *"No need to evict us,"* the community's savings group argued, *"We'll just come back to squat in the same place in three months!"* So in exchange for vacating their community, the provincial government has agreed to give them a piece of free land just six kilometers away. The government has also filled the land, installed two water pumps and will later provide the roads and drains, according to the layout plans the community people developed themselves.

Adding to the land : The only problem was that the new land was a bit too tight, and allowed room for plots of only 4 x 4m in size, which everyone agreed was too small. So the community took a small land loan from UPDF and purchased a strip of adjacent farmland they had negotiated to buy cheaply, for \$2,200. They've already repaid the loan. This extra land gives them enough space to make the house plots 4x7 or 4x6 meters, depending on how much space they leave for the walkways and drains. The people have already moved to the new site, set up their own informal school, and are living in temporary shelters while they construct their new houses.



Housing design : The community is now in the process of designing two or three options for their new houses, with support from a small team of architecture students from Phnom Penh and the CDF joint committee. The provincial government has also been keen to help out, but the house design they proposed, which costs \$1,500, is too expensive, and the people are instead looking at options which allow them to re-use old materials and upgrade their houses incrementally - costing between \$800 and \$1,000. Housing construction will start in January 2010.



2

SECOND LAND BREAKTHROUGH : Sambok Chab (44 households) Nearby relocation to a large block of free, fully-developed land the government has offered for resettling poor communities in vulnerable land situations around the city.

Big land sharing opportunity : The municipal government is now developing a big new commercial area in the center of Kampong Cham, with hotels, banks, townhouses and shopping centers, and they have decided to follow the land-sharing model of Borei Keila in Phnom Penh and set aside 2 hectares of land in the project site specifically for housing the poor (given free, but with collective - *not individual!* - land title). The land is now being filled and will provide enough space for housing about 300 households. The idea is that the government provides the land and people relocated from several insecure settlements around the city will build their own new community there. The land is just 2 or 3 kilometers from all the existing poor settlements, and so it's another important breakthrough for the poor, in a city which has only evicted in the past.

No savings, no free land : The CDF is now negotiating with the municipality to develop this 2-hectare land, with the CDF's main role being to help set up savings groups and to help people plan their own community-driven relocation, and with the government's role to develop the land and assist people in their housing planning. The CDF and the municipality have agreed that only communities with savings groups can take part in the project. Groups of leaders have been taken on exchange visits to Phnom Penh, to see how similar kinds of government / community collaborations have resulted in decent, secure housing for the poor, but the communities are still a little skeptical and nobody's jumping at the government's offer yet.

Sambok Chab to be the first : Sambok Chab is a small squatter community of 44 houses, built on a strip of land between the river-bank and a road. Since it has for years been threatened with eviction, the community is on the list of vulnerable communities and is preparing to be the first community to develop a new housing project on this government land, to solve their own housing problems and to convince other communities to *"wake up"* and do the same.



CITY: SEN MONOROM

Mondulkiri Province, Cambodia

Sen Monorom is a small provincial town on the eastern edge of Cambodia, in the mountainous province of Mondulkiri, close to the Viet Nam border. For tourists, this remote town, which is very scattered and rural-feeling, is known as the "Switzerland of Cambodia", famous for its cool weather, gentle hill-tribe people, elephants, jungle treks and waterfalls. But the area is also becoming a magnet for poor and landless rural people looking for work in the growing tourism sector. It used to take days to reach Sen Monorom, but the government has built a brand new road to the town, and you can now get there from Phnom Penh in a day. International NGOs are fond of locating their projects here because it's so quiet and cool and pleasant, and that might explain why this particular town has attracted so many human rights groups.

FIRST SURVEY: Sen Monorom was one of the 27 cities included in the 2009 national slum survey undertaken by the National Community Savings Network and UPDF. That survey was only the third time the savings network/UPDF team had visited the town, where the community process is just getting started. The surveying team spent three days visiting the town's poor settlements - many of them ethnic hill-tribe minority groups - making connections, talking about problems, introducing the idea of community savings and setting plans for exchange visits to Phnom Penh and other provincial cities nearby. Back in Phnom Penh, the whole survey team was all raving about how gentle and welcoming and polite these hill tribe community people were.

LAND CONFLICTS WITH HILL TRIBE GROUPS: One of the reasons Sen Monorom was chosen for support from the ACCA Program was because many of the town's hill-tribe groups, who have lived for centuries in these mountains, have in the past five years been driven off their land in large numbers, as rich people and foreign investors buy up or lease huge tracts of land for industries, for corporate forestry and farming, and for tourism. So the idea of this ACCA project is to explore ways to use the savings and small upgrading projects to help these hill-tribe groups work together and sit with the local authorities to protect their land, to revive their own indigenous culture and their natural environment (with forests and waterfalls), and to show an alternative model for hill tribe areas in other provinces (like Ratanakiri).

9 SMALL PROJECTS: As in the other Cambodian cities with ACCA projects, the just-beginning community network in Sen Monorom will spread out the modest \$15,000 small project resources from ACCA to support as many small community projects as possible. The nine planned projects were prioritized, agreed upon and planned together, based on the detailed list of who needs what small infrastructure projects, that was part of the community network's survey in Sen Monorom, and this list has helped them to decide on the projects. The communities will plan the projects and do all the work themselves.

- **O'Spean (152 households) Road improvement.** Total cost \$3,100 (includes \$500 from the community and \$2,600 from ACCA).
- **Chamka Tae (154 households) 2 wells.** Total cost \$882 (includes \$80 from the community and \$802 from ACCA).
- **Pulung (147 households) 1 well + 5 community toilets.** Total cost \$450 (includes \$50 from the community and \$400 from ACCA).
- **Pu Trang 1 (35 households) Walkway improvement + 1 well.** Total cost \$1,430 (includes \$130 from the community and \$1,300 from ACCA).
- **Pu Trang 2 (34 households) 3 community toilets.** Total cost \$1,323 (includes \$123 from the community and \$1,200 from ACCA).
- **Doh Kramom (120 households) 5 wells.** Total cost \$1,810 (includes \$220 from the community and \$1,590 from ACCA).
- **Laov Ta (1,010 households) Road improvement.** Total cost \$3,500 (includes \$600 from the community and \$2,900 from ACCA).
- **Krom Tamnob Krom (70 households) Road improvement + wells.** Total cost \$3,100 (includes \$200 from the community and \$2,400 from ACCA).
- **Damrey Chuon (34 households) Road improvement + wells + community toilets.** Total cost \$1,850 (includes \$100 from the community and \$1,750 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN SEN MONOROM

Total urban population	2,448 households (12,340 people)
Urban poor population (only with land problems)	1,606 households (7,500 people)
Number of slums	12 communities
% population in slums	66%
Latest survey conducted	October 2009

SAVINGS

Date savings started	Not started yet
CDF started	Not started yet

ACCA BUDGET APPROVED SO FAR :

Small projects (9)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	



In Cambodia, the first developments to pop up in even the most remote border towns are often casinos. In this photo of the sleepy Thai-Cambodian frontier post, you can see the big new pink-colored casinos rising prominently above everything else in Pailin.



CITY INFORMATION :

URBAN POVERTY IN PAILIN

Total urban population	7,540 households (36,254 people)
Urban poor population (figures not final)	6,575 households (29,515 people)
Number of slums	48 communities
% population in slums	87%
Latest survey conducted	September 2009

SAVINGS

Date savings started	Not started yet
Provincial CDF started (only informally so far)	September 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (6)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	

CITY: PAILIN

Pailin Province, Cambodia

Pailin is a small, quiet town in the foothills of the Cardamom Mountains, on the Thai-Cambodian border, in the extreme west of Cambodia. The town used to be a municipality within Battambang Province, but Pailin has just recently been given the status of an autonomous province. For centuries, Pailin has been famous for the rubies that come out of the surrounding mountains. But in the recent past this was the area where the last Khmer Rouge hold-outs lived in jungle encampments, surrounded by mine-fields, and Pailin has seen more than its share of bloodshed. Nowadays, the province is still largely rural, and most of the people are still poor farmers and fruit growers (raising cassava, peanuts and coconuts) on small agricultural holdings. As the town develops, though, new casinos and hotels are popping up, and cross-border trade is increasing, making Pailin an attractive destination for poor migrants from the surrounding rural areas.

LAND PROBLEMS NOT TOO SERIOUS HERE YET : Pailin is one of the few towns in Cambodia where land has not yet become a serious problem, and most poor families still have a decent bit of land for their farming. But conditions in these poor and unserved communities are quite bad. The lack of accessible roads, which partly protects them from the nation-wide land grab going on elsewhere, is also preventing them from getting their agricultural products to market. Although there are lots of NGOs working here (on issues of environment, hill tribes, children's health and education, AIDS, organic fertilizer, agriculture and animal husbandry), the people in Pailin are a tough and self-reliant lot, and continue to initiate a lot of development activities by themselves.

SAVINGS, SURVEY AND CDF : A provincial-level community development fund has already been established informally, with some small seed funds from UPDF, as a joint effort of the provincial community network, the Pailin Municipality, the very active Pailin Provincial Authority, the UPDF and the NCPD. Community savings groups in several rural districts in Pailin Province have begun putting their money together in the CDF. But savings is just getting started in Pailin Municipality, which was one of the 27 cities included in the 2009 national slum survey undertaken by the National Community Savings Network and UPDF. In Pailin, the survey team spent three days visiting the town's many poor settlements, making contacts, talking about problems, introducing savings and setting plans for exchange visits to Phnom Penh and other provincial cities.

6 SMALL PROJECTS PLANNED SO FAR : The small project budget from ACCA will be used to support as many small projects as possible. Six projects have been identified so far, all still in the planning stage. As in other cities, the surveying team (which included community leaders from other cities, from Pailin and UPDF staff) prepared a detailed list of who needs what small infrastructure improvements, based on what they found during the survey in the town, and this list has helped them to identify the projects - all of which were agreed upon with the municipality and all of which will be built by communities themselves, using their own labor.

- **Chamka Kao-Sue (102 households) Road improvement, drains, wells, community toilets and water supply.** Total cost \$2,280 (includes \$200 from the community at \$2,080 from ACCA).
- **O'Preos (296 households) Wells, community toilets, community center.** Total cost \$3,500 (includes \$300 from the community and \$3,200 from ACCA).
- **Suan Ampov Lech (155 households) Road improvement, wells, electricity supply.** Total cost \$2,990 (includes \$200 from the community and \$2,790 from ACCA).
- **Pailin Community (500 households) Community center.** Total cost \$3,440 (includes \$240 from the community and \$3,200 from ACCA).
- **Khlong (131 households) Community forestry and environment improvement.** Total cost \$1,450 (includes \$100 from the community and \$1,350 from ACCA).
- **O' Chrov Lech (107 households) Community organic compost-making center.** Total cost \$1,700 (includes \$100 from the community and \$1,600 from ACCA).

CITY: SIEM REAP

Siem Reap Province, Cambodia

For tourists and visitors, the town of Siem Reap is a pleasant stop on their way to see the fabulous 12th Century Angkor Wat complex. But behind the cafes and hotels and souvenir shops, there are some of Cambodia's poorest communities, many located along roadsides, on the banks of the Tonle Sap River, on the temple sites and in the nooks and crannies between big buildings. This is where the motorcycle taxi and tuk-tuk drivers, the construction workers, the market and street vendors, the restaurant workers, the souvenir sellers, the tourist guides, the waiters and the massage therapists. Besides serious problems of flooding, these settlements face the threat of eviction from their increasingly valuable land, as competition between the needs of the city's own citizens, and it's visiting tourists heats up.

SAVINGS AND UPGRADING : The first two UPDF-supported savings groups were set up in 2005 and quickly spread to seven communities, where the savings continues to be very strong. Many of these communities have already undertaken some pilot community toilet-building and settlement-upgrading projects, with support from UPDF and the Selavip-supported provincial cities project. An informal community development fund has already been operating and helping communities in the larger Siem Reap Province to link their savings together, but efforts to formalize this CDF into a collaborative mechanism with the municipal government have been difficult, even though the provincial governor has become an active people's process supporter.

8 SMALL PROJECTS : As in the other Cambodian cities, the community network in Siem Reap will spread out the \$15,000 from ACCA to support as many community projects as possible. The ACCA support is seen as a chance to add more ammunition to the community upgrading projects that have already been completed by poor communities in the city, over the past few years, with support from UPDF. The eight planned projects were prioritized, agreed upon and planned together, based on the detailed list of who needs what small infrastructure improvements, that was part of the community network's most recent survey in Siem Reap :

- **Phlay Dokpov (213 households) Road improvement + drainage.** Cost \$1,239 (includes \$239 from the community and \$1,000 from ACCA).
- **Benh Lan (14 households) 2 community toilets.** Cost \$400 (includes \$100 from the community and \$300 from ACCA).
- **Muath Steung (814 households) Road improvement + drainage + toilets.** Cost \$3,818 (\$400 from community and \$3414 from ACCA).
- **Muk Wat lue Kang Ietch Stueng (672 households) Road improvement.** Cost \$3,114 (includes \$672 from the community and \$2,798 from ACCA).
- **Ta Kong (685 households) Road + drains + well + toilets.** Cost \$4,047 (includes \$400 from the community and \$3,647 from ACCA).
- **Tropeing Run (720 households) Drainage + toilets.** Cost \$1,800 (\$200 from community and \$1,600 from ACCA).
- **Chong Kneah Kok neung Tek (142 households) 10 toilets + water supply.** Cost \$1,350 (includes \$100 from the community and \$1,250 from ACCA).
- **Khla Thmey 1 (225 households) Road improvement + drains + toilets.** Cost \$3210 (includes \$376 from the community and \$2,834 from ACCA).

POSSIBLE BIG PROJECT : Samaki (71 households) On-site upgrading of a canal-side squatter community to show an alternative to the city's distant relocation plans.

The Ward Chief has given his approval to plans to upgrade this small settlement on the same public land, to demonstrate an alternative on-site slum upgrading model to the city authorities. The need for this kind of alternative vision, in which the poor stay in the city and redevelop their housing in the same place or on land very close by, is especially urgent now, when the city is making plans to evict 4,000 river-side squatter families and relocate them to a large resettlement colony it is developing some 30 kms outside the city, where the people will be obliged to buy the government-designed houses. When the Vice Governor of Phnom Penh and UPDF Chairman Mr. Mann Chhoeurn visited this far-away colony, his assessment of the project came as no surprise to anyone: *"People will never be able to survive out here, and the house model is too expensive."* While negotiations for the land go on, the people at Samaki have started saving and are



working with the UPDF's team of young architects to develop their layout plan and design a variety of inexpensive house models. Although it hasn't been proposed yet, the project at Samaki may be proposed to ACCA soon.



CITY INFORMATION :

URBAN POVERTY IN SIEM REAP

Total urban population	45,717 households (230,714 people)
Urban poor population	6,519 households (30,291 people)
Number of slums	68 communities
% population in slums	17%
Latest survey conducted	December 2009

SAVINGS

Date savings started	December 2005
Savings groups	7 groups
Savings members	210 members
Total savings	US\$ 3,000
Provincial CDF started	still informal

ACCA BUDGET APPROVED SO FAR :

Small projects (8)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	