

NOTES on the visit to Mumbai :

- **Notes on the project visits and discussions in Mumbai, before the ACHR / ACCA meeting**
- **Hosted by the SPARC / Mahila Milan / NSDF Alliance**
- **September 25 - 28, 2009**

It has been many years since a big Asian team from ACHR has visited Mumbai, so after a long process of discussion and planning with our Indian friends, it was decided that the 14th ACCA committee meeting would be held in India, and be hosted by the NSDF / Mahila Milan / SPARC Alliance. As usual, these ACCA committee meetings are used as an opportunity for the visiting groups to visit projects, talk to community people, see new things, learn, share ideas and immerse themselves for a few days in the politics of change in a context that is far away and different from their own. So before the ACCA committee meeting on September 28th, we had two and a half days in Mumbai to visit housing relocation and community toilet projects, to sit with the Indian team and learn more about their process and update them on what community groups in at least 10 other Asian countries are up to. Here are some notes from that Mumbai visit. This report has been drawn from notes and photos taken during the visits by Lumanti, Tee, Nad, Somsook and Sheela.

SCHEDULE:

- **Sept 25** : Orientation at the Byculla office about the Indian Alliance and its work with pavement dwellers.
- **Sept 26**: Field visits to housing relocation and community toilet projects in Mumbai.
- **Sept 27** : All day meeting at Byculla. Questions about the site visits, presentations from visiting countries, and a presentation by Pune Mahila Milan at the end.
- **Sept 28** : All day ACCA Meeting at the hotel.

1. Orientation at Byculla office on Sept. 25th

Somsook : ACHR has been friends with the Indian Alliance (NSDF, Mahila Milan and SPARC) since almost the beginning of their work. Their work to rehabilitate thousands of slum dwellers in Mumbai is extraordinary and an inspiration for organizations working for the poor in other places, where the problems are not so severe or so large-scale. Mumbai, one of the largest cities in India, has more than 60% of its population living in informal settlements. That means some 12 million people in this city have no access to affordable housing. Many of these slum dwellers are migrants who have come to the city looking for jobs, and housing and land prices are so high that they have no option but to settle in slums.

Poverty can be seen in every nook and cranny of this city - often right beside tall luxury apartment buildings! In this difficult situation, the NSDF, Mahila Milan and SPARC have worked together and developed a lot of solutions to help the poor get affordable housing and access to sanitation. Their efforts have been able to show new ways of doing things and change the policies and laws to make affordable housing available to the millions living in these difficult conditions - in Mumbai and in other Indian cities. They have also been able to link slum communities with various government housing schemes to provide secure housing to thousands of poor households that way. This visit is to learn from India's experiences: how they are able to organize people, how these organizations collaborate and how they bring about considerable change in lives of millions of people.

Seeing Mumbai's pavement settlements for the first time :

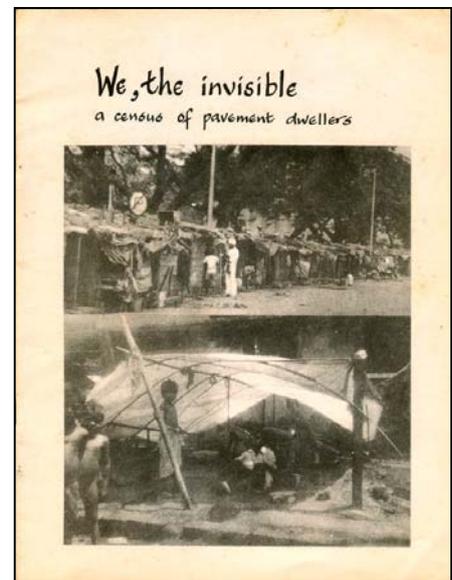
It is a short walk from the Sahil Hotel in Nagpada to the Byculla office, but it leads through an astonishing progression of streets lined with crowded pavement dwellings. Most of the visitors in the ACHR team were making their first visit to India. For these first timers in Mumbai, it was quite a shock seeing so many people living in such precarious conditions, in such squalor and poverty, in make-shift shelters built right on the sidewalks, and on the roadsides: people bathing, sleeping, cooking, raising their children and carrying on their lives above open gutters



flowing with sewage and within inches of passing cars. The sight made many on the team reflect that the worst of the worst slums back home in Burma or Mongolia or Nepal were not so bad as this! But after talking with Jockin, with Byculla community members and with others from NSDF and Mahila Milan in the Byculla office, the team could begin to see the visible changes that the alliance's work has brought about in the lives of these and other poor communities in Mumbai.

Jockin briefs the visitors on NSDF, Mahila Milan and SPARC : The National Slum Dwellers Federation started organizing people living on the pavements 25 years ago and formed the network of pavement dwellers. SPARC had just begun to work with women in the Byculla communities at that time, through networking and saving groups. So, when these two organizations (SPARC and NSDF) got married in 1986, Mahila Milan was born as their child. NSDF involves men in the communities who join together to advocate for housing rights of slum dwellers. Mahila Milan is a network of slum women who form savings groups to empower themselves economically and to work for their secure housing. One organization is run by men, and the other is run by women, but they work for the same purpose: to bring change in lives of millions of slum dwellers.

- **Working as an alliance of organizations :** NSDF and Mahila Milan are run entirely by slum dwellers themselves. SPARC facilitates the process and acts as a bridge between the federations and the government, but the actual work is done by the people themselves. The federations are organized around common tenure, such as the Airport Slum Dwellers Federation or the Railways Slum Dwellers Federation. Though there is no rigid structure in these community organizations, they have managed to form a strong alliance to advocate for people's housing rights.
- **Survey:** When these three organizations started working together, they surveyed the slums, got the information together and used it as a tool to advocate for the rights of the people. The idea was to form a critical mass of people with a common understanding of the problems they faced to persuade the state government to change their policies to be more urban poor friendly, and to accept that poor people can also produce their own housing solutions, if the state will support them.
- **Saving :** Saving became a way to get people together, to know each other and to identify a common goal. There are now 13 collection centers for saving groups around the city, and all the money collected goes back to the people in the form of loans. Women are economically empowered through the savings.
- **Developing their own solutions:** They also realized that unless they got together and did something by themselves, no one would come forward to help them.
- **Community contractors :** About 80% of women in Mahila Milan now work as community contractors, constructing community toilets and housing.
- **Airport slums, Railway slums:** Land values in Bombay are extremely high - higher than Tokyo or New York! People can't afford to find reasonable housing in the city, so they have no other option but to settle in informal settlements. There are more than 89,000 families living in slums around the airport and about 32,000 families living in pavement dwellings.
- **Relocation :** Through government schemes like the Rajiv Awas Yojna, about 12,000 families have been relocated to state-financed and contractor-built apartment blocks in various locations around the city. Altogether, 80,000 families have been relocated so far, and every day, another 60 to 100 families are relocated. We have started income generating activities in these new areas to support their living. Gradually, people have to begin to adapt in these new areas and get on with their lives. Though they may have lost their livelihoods, they have got secure housing, and people who had been living in shadows of the city, with no identity, are now owners of a 225 square-foot apartment.
- **Now working in 170 Indian cities and around the world, through SDI :** Over the period of time, the movement started by NSDF, Mahila Milan and SPARC has spread to 170 cities in India. We have also been able to establish a network of slum dwellers across Asia and Africa, in the form of Slum Dwellers International - SDI.



2. Visiting the pavement dwellers relocation at MHADA Colony

Timeline of the Pavement Dwellers struggle for secure land and housing (from SPARC's 2012-13 Annual Report)

- **In 1985**, after facing mass evictions, pavement dwellers in Byculla demanded that SPARC work on their long-term housing issues. Their demands led to the creation of the participatory enumeration strategy ("*We the Invisible*").
- **In 1986**, NSDF joined the Alliance and walked Mahila Milan and SPARC through a process of building a collective capacity to envision how pavement dwellers could demand secure tenure from the state. This culminated in a House Model Exhibition of homes designed by pavement dwellers. They also started savings and loan processes managed by women's collectives that are trained by Mahila Milan.
- **Between 1987-2000**, NSDF and Mahila Milan spread throughout India and also founded Slum/Shack Dwellers International (SDI) where slum and informal communities federated themselves across nations, undertook their own surveys, set up savings groups, explored solutions to their problems and negotiated with cities and states for secure tenure and basic amenities.
- **In 2000**, the Government of Maharashtra gave Byculla Mahila Milan a piece of land to construct their houses, and the first building was completed in 2005.
- **In 2005**, the pavement dwellers from Sophia Zubair Road and Dimtimkar Road moved to Milan Nagar, and the state announced the Mahatma Gandhi Pad Path Kranti Yojana Program to relocate pavement dwellers to state-owned housing blocks.
- **Between 2005-2011**, over 5,000 households living on the pavements were moved to tenements under the MUIP (Mumbai Urban Infrastructure Project). However, since the land on which three other buildings of Milan Nagar were to be built was occupied by households from another federation, the buildings could not be constructed.
- **In 2012-13**, the Municipality of Mumbai agreed to give the other Milan Nagar households vacant tenements and move the residents from Milan Nagar land. The Alliance will construct the rest of the tenements and move other pavement dwellers into these homes as well as into other tenements jointly with the corporation.

Pavement dwellers resettlement to 8-story apartment blocks in MHADA Colony, Natwar Parekh Compound. There are 86 eight-story buildings in this large, state-built development, each block having 84 rooms of about 25 square meters each. Some 7,000 families who used to live on the pavements now occupy these apartments. The process of shifting all of them here began about 3 or 4 years ago.

These housing blocks were constructed by the Maharashtra State Government in 2001 (*not specifically for the pavement dwellers*), but it took many years before the pavement dwellers could occupy them, since the buildings had been taken over by a mafia and rented out to other poor families, who really trashed the place. NSDF and the police had to negotiate with these families to persuade them to vacate to make room for the legitimate relocatees.

Apartments are almost free: After a long fight and negotiation, NSDF, Mahila Milan and SPARC finally got the government to agree to use these buildings for relocating the pavement dwellers. As part of the agreement, each family would have to pay a deposit 20,000 Rupees (\$325) into a special account, which could not be withdrawn could not be withdrawn and pay a 1,000 Rupee (\$16) fee for transferring from the street to the building. But everyone has to pay 300 Rupees a month for building maintenance, and this money is managed by Mahila Milan.

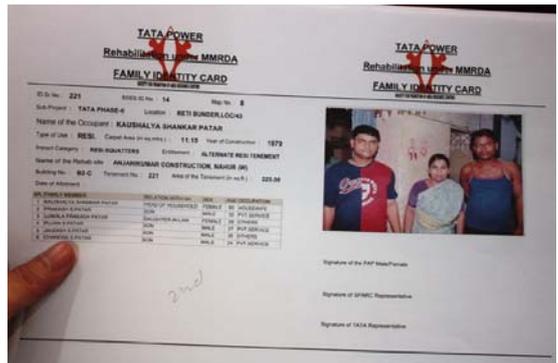
The one-room apartments are 225 square feet (about 25 square meters), which is the government legal minimum. Each unit has a bathroom and kitchen inside. Families can arrange or renovate these small apartments according to their needs. Some have used partition walls to divide the space into separate small rooms, and some have built sleeping lofts inside also. Lumanti: "*For large families, the space seems insufficient - but people seem to have learned to adjust. Everyone we spoke to said that their lives are far better here than in the pavement slums where they had spent their lives.*" The rooms in ground floor are mostly used for small shops and workshops. Two ground-floor units in each block are used as a community center.



Wide, open corridors work like a veranda and make an important small public space: The rooms are arranged along a single-loaded open corridor. These corridors are about 2 meters wide, with light and air on one side, and they are very lively places - like small shared common areas, where women sit chatting and cutting vegetables, where kids play and where residents hang out their laundry to dry and store goods for selling. This seems a very important amenity since the rooms are so small inside, need some kind of space to spill out into. (The railway blocks don't have this feature, only one very narrow one-meter-wide double loaded corridor, very dark, no place to do anything.)

Mahila Milan collectives in each block manage the building's repair and maintenance. And they set up a separate cooperative housing society in each block. The Mahila Milan also managed the relocation and decisions of who would live where. In these Mahila Milan-managed blocks, everything seems livelier and better cared-for. They organize savings groups also, and weekly residents meetings to discuss problems and collectively plan how to resolve them. Lumanti: *"Though people come from different communities, different castes, different parts of India and different religions, the harmony of this place is visible."* They have marked spaces on the ground floor for vendors to sell things, in a kind of market (but they hear that business is not good here, no outside customers, only people who live in the blocks). Plus 2 units on the ground floor (or sometimes the top floor) are used as a community center and day-care / welfare center. The housing design is not so great, but this Mahila Milan building management is one of the key innovations of this resettlement. Usually in these government resettlement colonies the government is in charge of maintenance, and the buildings just deteriorate rapidly. Here, the women manage, and they can negotiate when things break down, when repairs are needed, etc. All the buildings have elevators. MM also worked out who would live where, according to who wants to live next to whom, and elderly people on the lower floors, etc.

Jockin has organized some small-scale workshops to generate income here: There are a few factories nearby where some people have been able to find new jobs, but a lot of the families complain that they can't make as much money here as they could back in Byculla. So Jockin has tried organizing some on-site income-generating opportunities, organizing piece-work sub-contracts for the women to do at home (sewing buttons on shirts, cutting out plastic parts, wrapping things, etc.) They have also set up small factories in some of the ground floor units to produce handkerchiefs and plastic bangles for sale. NSDF tries to ensure that more the 60% of the adult relocatees get jobs after moving to the new areas.



3. Brief visit to the Railway Slum Dwellers relocation at Mankurd

Maharashtra Nagar, in the northern suburb of Mankurd, is another large development of 37 state-built apartment blocks that were constructed specifically for relocating slum dwellers from various parts of the city. Nine of these buildings have been allotted to NSDF and Mahila Milan, to manage the resettlement of the railway slum dwellers - starting in 2004, but still going on. The other housing blocks in this large development are managed by other organizations involved in relocating slum dwellers from various parts of Mumbai.



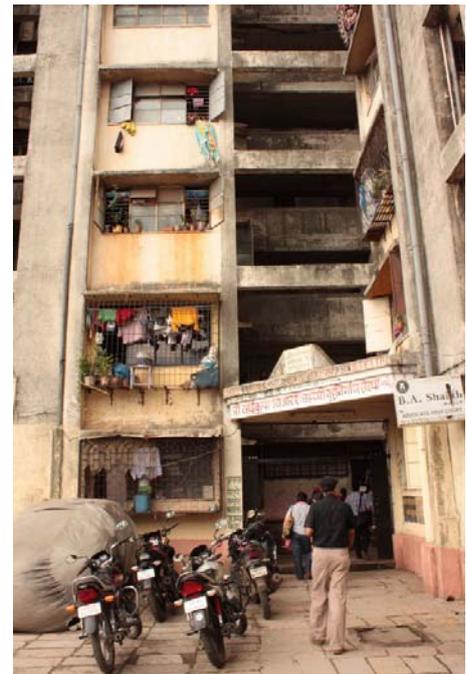
Relocating the railway slums : The relocating of the thousands of families who live within 15-feet of the railway tracks, to make way for track expansion, was part of the World Bank loan-financed Mumbai Urban Transport Project (MUTP). This was one of the few large urban infrastructure improvement projects which included funds for properly resettling all the railway slum families who lost their houses to make way for the railway expansion project, and the SPARC/NSDF/MM alliance managed the whole relocation, to free flats provided by the state government.

No facilities at first : The government relocated the people here without making proper preparations for them, and these housing blocks were not yet completed, lacked basic infrastructure facilities - especially water supply and electricity. For this and other reasons, people had great difficulties readjusting to their new living situation. But when NSDF and Mahila Milan intervened, the people got together and worked out collective ways of managing provision of basic facilities and maintaining the buildings. As in the pavement dwellers resettlement colony, each block here forms its own cooperative society, and has a committee to make repairs and maintain the building - mostly run by women.

The one-room apartments are also 225 square feet in size (about 25 square meters), and have a bathroom and kitchen inside. The use of space inside the rooms is a little better than the pavement dwellers relocation - perhaps since people have been living here for quite a few years already. But the planning of the buildings is not so good: the rooms are arranged along a very narrow, dark, double-loaded corridor.



Lost jobs: Many of the railway slum relocatees used to work as domestic helpers in the areas close to their slums. After shifting to Maharashtra Nagar, many lost their jobs because it was too far and too expensive to commute every day. But in collaboration with the Railway Slum Dwellers Federation, the communities here have initiated different household-level cottage industries, such as bamboo basket making. This has somehow eased their lives. They have continued saving also, and use loans from their savings groups to support small businesses.



Impressed at the scale of the solution: Many of the visitors were impressed at the way people work together to overcome big difficulties here. And for many of them, the scale of the problems - as well as the scale of the solutions so far - was huge and very inspiring. Community leader from Nepal: *"If we were to work in our own countries the same way they have been working here in India, all our problems of housing for the urban poor would be solved in a year's time!"*



4. Visiting one of the Alliance's community toilet blocks

Visit to one of the community-managed toilet blocks, in New Gautam Nagar (Part 4), in Govandi : The host groups hadn't planned to bring the visitors to any of the community-built and managed toilet blocks, and so at the last minute, on the way back to the hotel, Somsook and Nad requested that the van they were traveling in (one of three) stop to see one of these blocks.

This 3-story toilet structure has 20 seats for women on the ground floor, and 20 seats for men on the second floor. The top floor is partly a community office and meeting room, and partly a small apartment for the toilet's care-taker.



The toilet block was very clean, and the clean, well-maintained toilet blocks show the strength of the ongoing community process. Each community member has to be registered to use the toilet (25 Rupees per month) and must also pay 2 Rupees each time to use.



5. Meeting with the Mahila Milan at Byculla on Sept. 27th

On the third day in Mumbai, the 39 Asian visitors spent the whole day in the old Byculla office with Jockin, Sheela and about 20 Mahila Milan members from Mumbai and Pune. We didn't see any of our old Mahila Milan friends, who seem to have mostly moved to the new housing and disappeared from Byculla. Now it's a new generation of Mahila Milan leaders, and many were impressed with how these young women leaders seem much more entrepreneurial, more focused on the housing construction. Sheela acted as interpreter for most of the day.

PART 1: Sheela and Jockin answer questions from the visitors about projects visited yesterday

What are the features of the work of NSDF and Mahila Milan and what is the role played by SPARC and professionals? Sheela and Jockin spent the first couple of hours explaining the special features of the alliance in India:

- Professionals only do what communities and federations either cannot do or don't want to do.
- Increasingly the scale and long-term engagement was the focus of the community federations and although many began their journey as leaders fighting the city, they all worked hard to develop partnership and collaboration with the city.
- Surveys of slums at city level was an important feature of how data collected by communities created basis of engagement with government and other stakeholders.
- Many features taken up by ACCA groups had an initial association with NSDF and Mahila Milan such as savings survey, sanitation.
- While most groups had not visited NSDF and Mahila Milan, some have been many times to India and are familiar with the work, but wanted more recent news.



Questions about financing and management of housing and sanitation projects :

- All the projects tenders were done by a construction company that was owned by SPARC, NSDF and Mahila Milan.
- All contracts were explored by federations, they designed the project and they executed the projects.
- All loans and financial accounts were also managed jointly by the community and the company.
- However all finances on site were managed by the federations.

Questions about dialogue with government :



- Jockin said that large numbers organized and which demonstrate what they can do force the government to deal with federations.
- Communities also give a message to government that they trust federation so they will only work through them.
- Now government seeks federation help to solve many of their challenges. Right now 15,000 households who squat near the water pipes that bring water to the city are being relocated by NSDF and Mahila Milan.



Ruby: How is the pavement dwellers relocation going on?

Jockin replied that the municipality and Mahila Milan were working on the relocation on an ongoing basis and would hopefully clear that pavements in the island city soon.

Malati Ambe (a community leader from one of the relocated railway slums) "I was living in a slum along the railway line for many years. I joined Mahila Milan some 13 years ago and started saving. About 12 years ago, we shifted to an new apartment, which is much better than the place we were living before. Now I am working as a community contractor and have constructed community toilets worth millions of rupees. I could achieve this only after I joined the federation. Our lives have changed for good. Thanks to Mahila Milan!"



Man Name? (a community leader from one of the airport slums) "I used to work for Indian Airlines. Even with a modest salary of 25,000 Rupees, my family could not afford a decent house in the city. In the slum community where we lived, there were no toilets, no water taps and no electricity. Life was horrible then. Then we got in touch with the NSDF and Mahila Milan and formed the Airport Slum Dwellers Federation in 1997. As part of the federation, we have been able to shift families to new buildings. Now that I have retired from my job, I work as an active member of the federation, helping the people to relocate to these new government housing blocks."

PART 2: Presentations from the visiting country groups, with Somsook adding some points here and there.

Jockin : Welcomed everyone to the session. "The work of organizing the poor will go on forever! All of us have to be at it all the time. I am seeing many of you for the first time We will share what we do, and we will help each other and learn from each other..."

Somsook spoke of ACHR's old friendship with the India team, and how ACHR was initiated with all these people. Of the very important meeting in 1988 when women from 8 countries came to India and explored the saving program of Mahila Milan, now everyone is savings and our program cannot do without savings. The survey process is also important and we all must do slum surveys in our city many have already started it.



After reflecting on the projects they had visited the day before, Somsook described her observations about the changes she has witnessed every time she has visited Bombay over the past 20 years. She has observed four stages of Jockin's work, which are also representative of the growth and development of the Indian process:

- **1st phase:** fighting against eviction, demonstrating, going to jail.
- **2nd phase:** Building a federation, savings, women, Mahila Milan.
- **3rd phase :** Toilets, keep building toilets, in all the meetings toilets, toilets, toilets! Even building a toilet in the lobby of the UN building in New York! Here, the toilets are not just to bring a much-needed basic service into slums, but the toilet design, construction and long-term maintenance is used as a way to bring people together and get them in the active mode, take control of delivering things instead of only demanding from others, believing in their own power to solve their problems. This is an important stage of change in the community process in India (like the ACCA small projects). And the clean, well-maintained toilet blocks show the strength of the community process.
- **4th phase:** Now interested mainly in construction of housing.

Sheela also welcomed everyone and said that today younger federations are doing things very fast, they get attention of the city also faster and they start working on projects faster because they can pick it from older federations who took much longer to develop the idea. This is the power of the exchange.

Presentations from the visiting groups : Each group made a 15-12 minutes presentation, in which the power of learning from each other was clear through the rituals of surveys, savings and communities taking up a range of

projects. In all the groups the primacy of savings and exchanges was very evident. In each instance the demonstration of having undertaken a projects was seen as empowering.

Some highlights from the presentations:

- **Mongolia, Lao PDR and Vietnam** spoke of their challenges. Mongolia about the weather and pollution; Lao PDR and Vietnam about the socialist structures which help some times but come in the way other times. But everyone celebrated the power that savings gave to women and legitimacy it produced for the community. Inspired by what they saw they all wanted.

- **Myanmar**: Starting the first women's saving groups in the squatter areas in the peripheral areas of Yangon, which quickly led to three striking breakthroughs in secure land and housing, in a context where there was no solution at all for housing the poor and an extremely difficult political situation. The women in three townships in Yangon used the ACCA big project funds to buy three pieces of land and develop their own extremely modest housing on it - in a solution that is really and truly affordable to the poorest squatters in Yangon. That women-led process of savings and settlement improvement and land and housing solutions is now spreading to other cities - especially Mandalay, in central Myanmar. Van Lizar commented that the housing situation in Myanmar will quickly grow into the kind of large-scale problems we see here in Mumbai if there is no solutions for housing.



- **Mongolia**: In Mongolia, where there is a lot of land and a relatively small number of people, land for housing is not a serious issue, as in so many other Asian countries. But as poor families from rural areas flood into the cities, and occupy land in informal "ger area" settlements, they face serious problems of lack of infrastructure and poor quality housing. Another big issue for Mongolia is the need for heating and cooking fuel in the winter time, which creates a lot of pollution and health problems. The network of women's savings groups is now spreading around the country - in both cities and in small towns. These savings groups have begun to implement small infrastructure upgrading projects, and are now working to map their settlements and develop strategies for pulling all the scattered savings groups ("So many independent-minded Genghis Khans!") into more citywide networks of collaboration and mutual support.

- **Vietnam**: It is not easy to do anything "community-driven" in Vietnam, where the government system so tightly controls everything, right down to the community and block level. But in the cities of Vinh and Viet Tri, there have been some big breakthrough housing projects, supported by ACCA, which have shown a new way of upgrading old, broken-down social housing projects. The government's idea is usually to evict these dilapidated communities and redevelop the land they occupy as upscale market housing. But the projects in Vinh and Viet Tri (and other cities) have shown that with just a little support, the communities themselves can upgrade their housing and turn these run-down neighborhoods into beautiful new housing, and no need to relocate and impoverish the residents. The challenge now is the scale up this kind of people-driven and on-site social housing upgrading into both a citywide process and a national policy.



- **Nepal**: Nepal has its own alliance, between the network of women's savings cooperatives, the national squatters Federation and the support NGO Lumanti. These groups in Nepal are now working in over 12 cities around the country, where they are running large women's savings cooperatives, negotiating for free land for housing, constructing housing projects, initiating joint city development funds with the local government, finding ways to access formal-sector housing finance from banks, and experimenting with community insurance systems. There is also an active network of community architects that are supporting poor communities around the country to plan their upgrading, infrastructure and housing projects.

- **Japan**: For many years, Japan's Buraku communities have enjoyed generous subsidies from the government to upgrade their settlements and housing, and to develop community facilities in these communities that used to be squalid and outcaste places nobody dared to go. But times are changing and the government is now withdrawing those subsidies, selling off public housing and public amenities in the Buraku settlements on the open market. And at the same time, the younger Buraku community members are leaving their neighborhoods and integrating into mainstream Japanese society, leaving the mostly-poor and mostly-elderly Buraku people there, who face a new crisis of exclusion and poverty



and isolation. But the Buraku leaders in Osaka are determined to use this big crisis to rebuild their Buraku community movement and revive the systems of mutual support and self-reliance in their communities.

- **Bangladesh:** The UPPR project is a large DFID-funded project being implemented in 27 cities in Bangladesh. The project is trying to use the strategy of community savings to build the power of women to solve the enormous problems of livelihood and access to basic services in Bangladeshi slums. The women's savings groups which UPPR helps set up become the key groups to plan and carry out small livelihood and upgrading projects, with grants from the UPPR budget, on a "community contract" basis. But the UPPR has no funds for housing, and many of the communities that they help upgrade are later evicted, in this country with some of Asia's worst evictions. The ACCA support in Bangladesh is being used partly to fund some housing projects in a few places, to show a different model, where communities themselves design and deliver the full solution, and the government and the UPPR and support organizations support them with land, subsidies and technical support.
- **Philippines:** There is a very interesting thing happening now in the Philippines, where a group of organizations (the Homeless People's Federation, ACHR, ACCA, FDUP, the Social Housing Finance Corporation and the World Bank) are collaborating to demonstrate a more citywide alternative to housing the poor in five cities: Calocan, Valenzuela, Iloilo, Mandauae and Davao. And in the process, they are reforming the way the Social Housing Finance Corporation works (especially its key urban poor housing finance program, the CMP), so that it can support a more citywide housing solution, and not so much the usual project-by-project solution, where there is only scattered housing, and lots of slums and insecurity in between.

- **Sri Lanka:** The national network of women's savings groups that comprise Women's Co-op is now active in most of the country's 25 districts, with 80,000 savings members and collective savings of about \$15 million, and many programs in education, health, insurance, education, livelihood and many others. With support from ACCA, the Women's Co-op, and their partners Sevanatha and the CLAF-Net Fund, are trying to develop a model for making secure housing that is more community-wide and citywide, and not just for Women's Co-op members, in a kind of individual micro-lending style.



- **Thailand:** This is the country with CODI and the Baan Mankong Program - the Asia region's one glowing example of a government organization that really does support a people-driven housing and development process at a national scale. But one of the problems of having a strong, centralized support system for the urban poor has been that the poor communities in each city have no reason to develop their own city-based support systems. So the ACCA funds in Thailand have been used to seed several city-based community development funds, which are managed by the local community networks, in collaboration with their local governments. From the 8 city funds piloted with ACCA support, the city fund movement has taken off and has now spread around the country, with some 200 cities having their own city funds. These funds not only provide flexible grant and loan finance to whatever projects the local communities initiate, but they strengthen the networks in those cities and expand their possibilities. And CODI is now channeling some of its housing finance through these funds.



- **Bhuj India:** The *Sakhi Sangini* network of women's savings groups are active in almost all the poor settlements in this city, which was almost completely destroyed by the earthquake in 2001. The earthquake was a major disaster, but it created opportunities for community groups, support organizations and the municipal government in Bhuj to work together in new ways, and even now, the collaboration between many different groups in the city, to work on issues of housing, land tenure and access to basic services is unusual in India. Through these collaborations, the community groups have made many projects to tackle problems of water supply, housing and leveraging public land and government subsidies for housing. It's not a long trip to Bombay, and the women's savings groups have visited and learned from the Mahila Milan several times.



- **Pune Mahila Milan** were very energetic and gave a long, detailed presentation about their work with saving, community-toilet construction and housing construction in Pune.

Who came in the ACHR team? *(39 people from 10 countries)*

From SRI LANKA :

- Mrs. Rupa Manel Silva (Women's Co-Op)
- Ms. Arumugum Pathmajyothy (Women's Co-Op)
- Ms. Kankanamalage Dilrukshi (Women's Co-Op)
- Mr. K. A. P. Ranjit Samarasinghe (Sevanatha / CLAF-Net)

From NEPAL :

- Ms. Mohan Kumari Pradhan (Community leader from Dharan)
- Mr. Sunil Nepal (Dharan Municipal Government)
- Ms. Lumanti Joshi (Community architect, Lumanti NGO)

From INDIA :

- Mrs. Khatijaben Alimamad Theba (Community leader from Bhuj)
- Mr. Premjibhai Vaghela (Community leader from Bhuj)
- Mr. Kirtee Shah (ASAG, Ahmedabad, India)
- Mrs. Aruna Vipul Dholakia (KMVS NGO in Bhuj)
- Mr. Rameshbhai Chauhan (from KMVS NGO in Bhuj)



From BANGLADESH :

- Mr. Munirul Huda (Engineer, Chittagong City Corporation)
- Mr. Md. Washim Akhter (UPPR Project Urban Planner, Dhaka)

From MYANMAR :

- Ms. Win Win Htwe (Women Savings and Development Network, Yangon)
- Ms. Theingi Win (Women Savings and Development Network, Yangon)
- Ms. Vanlizar Aung (Women for the World NGO, in Yangon)

From THAILAND :

- Mr. Prapas Sangpradab (Community leader from Klong Bang Bua Canal Network, Bangkok)
- Ms. Nittaya Prompochuenbun (Community leader from Klong Toey, Bangkok)
- Ms. Angkana Khaophueak (Community leader from Samut Prakan)

From VIETNAM:

- Mr. Nguyen Tien Khang (Community leader from Viet Tri)
- Mrs. Pham Thi Giau (Community leader from Quinhon)
- Mr. Le Nhu Nga (Community architect from ACVN in Hanoi)

From PHILIPPINES :

- Ms. Ruby Papeleras (Homeless People's Federation)
- Ms. Teresa Carampatana (Homeless People's Federation)
- Ms. Gracely Hortinela (Homeless People's Federation)
- Ms. Teresa Prondosa (FDUP NGO in Quezon City)

From MONGOLIA :

- Ms. Ayush Batbayar (Community leader from Tunkhel Village)
- Ms. Gaadav Bundkhorol (Community leader from Uvorkhangai)
- Ms. Enhe Tsendendorj (UDRC)

From JAPAN :

- Ms. Nozomi Bando (Community leader from Buraku Liberation League, Kitashiba Branch, Osaka)
- Mr. Teruya Sumiyoshi (Community leader from Buraku Liberation League, Asaka Branch, Osaka)
- Mr. Keisuke Ikegaya ("Keke"), Architect in ACHR Japan

From ACHR :

- Ms. Somsook Boonyabancha
- Mr. Somsak Phonphakdee (working in Cambodia and Lao PDR)
- Mr. Chawanad Luansang ("Nad"), Openspace, Bangkok
- Mr. Supawut Boonmahathanakorn ("Tee"), Community Architects Network (CAN) co-coordinator
- Ms. Minh Chau Tran
- Ms. Dao Harrison (Housing Finance Advisor, Boston, USA)