

Savings and Credit & Community Funds Seminar

Bangkok, November 10 - 14, 2007

(Jointly organized by ACHR, SDI, CODI and IIED)

This is a full report from the meeting, drawn mostly from transcriptions of the discussions.

Meeting Schedule :

November 10 :

- **Morning** : Welcome, introduction and Panel Discussion on the community savings process in Thailand
- **Afternoon** : Introductions and country reports from African and Asian teams
- **Evening** : Dinner at Bang Bua canal community (upgraded)

November 11 :

- **Morning** : Sub-group discussions on six themes :
 - Group 1: Savings
 - Group 2: Land and land tenure
 - Group 3: Networking and partnerships
 - Group 4: Funds and development finance
 - Group 5: Housing and slum upgrading
 - Group 6: Beyond housing
- **Afternoon** : Reports back from the sub-group discussions

November 12 :

- **Morning** : Meeting at Government House with the Deputy Prime Minister
- **Afternoon** : Discussion about Global Urban Poor Fund and concluding session at CODI office

November 13 :

- **Morning and afternoon** : Joining the National Thai Community Celebration ("Wetee Parang Thai")

November 14 :

- **Field trips** to visit community upgrading projects in Bangkok

DAY 1 - Nov 10, 2007 MORNING

Somsook's welcoming speech : This international meeting on community finance, savings and community managed development funds has been organized at a very crucial, historical moment in our global society. We will continue our search for a new ways of making development by people, at large scale.. The world we live in has changed, and we need new ways to make change possible - by people - and by a new system of finance by people and from people. And this meeting is the biggest gathering of people who actually believe in this kind of new development. So it means something.

Over the past decade, there have been experiments and innovations in various countries. Our knowledge of community-managed finance and our sense of what is possible has expanded enormously. And there have been significant, concrete achievements in so many countries. Some of these experiments have developed into a country-wide scale now - like Thailand, like India, like South Africa - like many other of the countries who are sitting here today.

I'm really very glad to inform all of you here, including the Deputy Prime Minister, who has kindly agreed to chair this opening session, that all the hard-core people who strongly believe in this new way of development are all here sitting in this room. They represent people-driven processes in twenty countries. These are the *hard core* groups who actually work hard and are finding new ways of *development by people*. We are going to make a new theory, a new direction. And this meeting will be an important chance to share and to set such a new direction.

We are people who believe in community savings and community-managed finance for land, housing, welfare, livelihood, forestry - and many other issues. The process which has now grown up in so many Asian and African places is now going to spread to more countries and continents. Sitting here in this meeting we have 20 countries - about 120 participants - including some government officials, they key supporters and the community people who are the day-to-day workers in this process in all the areas.

I would like to take this opportunity to introduce these 20 countries who are participating in this meeting. They come from Cambodia, Lao PDR, Vietnam, Indonesia, Fiji, Sri Lanka, Philippines, Nepal, India, Mongolia, Pakistan, Thailand, South Africa, Tanzania, Zambia, Uganda, Namibia, Zimbabwe, Malawi and Kenya. And our friends from international support organizations: from IIED, from SDI, and our friends in CODI.

We are going to spend the next three or four days learning, sharing and putting together our knowledge and our passion to make change for people by people, so we can feel this strong vision to make a new development direction for effective change - by the poor, by communities and by people, as strongly as possible, so it becomes the mainstream in the present development in our societies, as much as possible.

Here in CODI, we have a strong belief in supporting people's development through the community development fund, using FLEXIBLE FINANCE which allows people the freedom to lead the development process by themselves.

In a few years, for instance, this process of upgrading, for instance, has spread throughout the country, into more than 200 cities. And it has been implemented not by CODI staff, but by people themselves, all over the place! And people feel confident now to go and find new ways of doing things, to make their upgrading projects possible, to find security to their land, to their housing, and to their lives. Lots of creativity is possible, only when finance is flexible, and when it allows people this freedom.

People have no problem! It's the systems of finance in our societies that have some serious problems. And this is the main reason we are coming together today, to understand how people's savings and people's finance in poor communities can link to other sources of finance that understand peoples way of doing things. Because when the financial systems don't understand people's ways of doing things, it tends to restrict their creativity and suppress their ways of doing things. If this freedom could be (redefined?) and understood more properly, the world would not have these vast problems of poverty that it does. It is poverty of thought, poverty of the systems, poverty of misunderstanding.

We can't make the system to understand by themselves, but we can start ourselves from today by starting savings activities. We can start building our strength, our finance, and start having our creativity and to move forward, to make the new alternative way possible. If there is a new kind of finance, which allows people to do more and more and to be more and more creative, we can turn things around, we can make a new society.

And this is very close now - we are not starting from zero! Today, the 20 groups who are here in the room have lots of experience. And it proves that this direction is right, is the right direction for development, and is the true direction that we are going to pursue. And we will find a stronger way of supporting in the near future. I'm sure from our meeting today, and from the way we are going to develop (??). With some strength, some encouragement, some inspiration with us, we will be able to change the situation in our countries, in a stronger manner.

It is important to mention that this very special meeting has been organized to take place in CODI's new office, and to inaugurate this office in this important way. It is such an honor to me, who is working in CODI also, that you are having this meeting here in our new office, which is going to be a headquarters to work with the people on a large scale, around the country, to solve the problems and to build a new development direction together. Actually, most community people around the country perceive this CODI building as their secretariat. This building is people's building. This center is people's center. Urban and rural. And I hope that in the longer term, you will all have this kind of people's center - *ten times bigger than this one!* - in your own countries. I would now like to ask the Deputy Prime Minister to give his inauguration speech.

Welcoming Speech by Mr. Paiboon Wattanasiritham, Deputy Prime Minister and Minister of Social Development and Human Security :

It brings me great joy to welcome all of you today to this truly unique and historic international meeting of communities here in Thailand. Let me personally welcome all of the community members from some 23 countries who have worked tirelessly to develop their communities through their savings groups and networks of savings groups.

I believe that you have all come a long way, not just in terms of distance and kilometers, but also in terms of overcoming many obstacles, in terms of reaching out to your neighbors and developing confidence and trust in each other to do things together, for your families, your communities, your cities and towns and villages and for your countries. I say this because I have had the privilege of witnessing what has been taking place in low-income communities here in Thailand over the last three decades.

The fact that this meeting is taking place here in the new office of the Community Organizations Institute of Thailand (CODI), is surely a clear signal to the world that the community managed savings movement is now the major source of human and social development in the world today.

I believe that the poor in our countries have, for far too long, been seen merely as problems or incompetents. For decades that kind of negative thinking has perverted most of the development theories and practices worldwide. As a consequence, so many top-down programs of unsuitable and unsustainable solutions to poverty and homelessness have been imposed on the poor without consultation with the poor about their personal capacities, real needs and priorities. When those 'expert' - designed solutions failed to improve the living conditions of the poor, the poor were often blamed for not rising to the occasion, for being uncooperative or ungrateful.

Your example and achievements resoundingly prove what I have always believed, that the poor themselves are vital and necessary actors in, and 'resources' for, not only their own development but for our human survival as well. You are as necessary and resourceful as educational expertise, technology or capital, for securing sustainable development in our world.

I am very proud to say that Thailand has been playing its part in the development of this community managed savings and development movement. In many respects, the Thai Government has been one of the first to recognize the power of savings groups to strengthen the capacities of and solidarity between neighbors which is so vital to helping communities work more effectively together and with others on solving their immediate and longer term problems and challenges.

The major shift in the way the government developed better housing opportunities for the poor came in 1992 with a new way of working, through setting up a Community Development Fund approach. At that time the Thai Government created an "Urban Poor Development Fund" to be managed by the Urban Community Development Office (UCDO) which became the model for CODI's work today. The UCDO's initial Urban Poor Development Fund of approximately US\$ 35 million, was used to support community savings and credit groups and federations. This landmark decision allowed all urban poor communities in the country to be active participants in solving their own housing problems and owners of their own development projects through their community savings groups.

Community savings groups have proved to be far more effective in helping the poor out of debt and onto a more stable economic footing as well as in improving their settlements and housing. This was found to be particularly so when the savings groups were self-managed and networked with other community savings groups in their town or city so they could learn from each other. As you well know, community managed savings groups bring members closer together to understand

each others' needs and abilities. Saving groups lift poor people out of isolation into community solidarity and collective empowerment to pursue shared goals. Once they have impacted on the pressing issues of people's daily survival, community savings groups begin to serve as a forum for community initiatives to improve other things at the household and community level.

In 2000, the UCDO was merged with the Rural Development Fund under the Ministry of Finance thus bridging the division between rural and urban poverty. The newly created Community Organizations Development Institute (CODI) is now able to draw on the collaboration and mutual learning between poor rural and urban communities on a wide range of issues, vital to their social empowerment and economic development.

Currently Thailand has perhaps the largest government supported slum upgrading and tenure security program in the region, the Baan Mankong or "Secure Housing" Program. The BMP was launched by the Community Organizations Development Institute of Thailand (CODI) to work with communities organized around their own savings groups. The BMP supports partnerships between communities and other actors because the Thai government has learned over decades that community led city-wide upgrading is an effective and sustainable means of investing in its people to help them overcome their poverty and improve their living conditions.

This upgrading enable communities to work on their survey and city wide mapping of their settlements for development planning. Their plans now involve everything from land and environmental conditions, resources and debt management, and measures to boost the capacity of their communities. Today squatter communities are able to negotiate with landlords and state authorities to gain security of tenure or access to alternative land to upgrade their housing and settlements. Under the current government this city-wide approach to community led upgrading is being expanded to all cities country-wide.

As of October 2007 the Baan Mankong Program had conducted 495 projects in 226 cities and districts, in 69 provinces around the country and benefited 52,700 households in 980 communities. For next year, the government has already allocated the budget about 50 US\$ to CODI in order to upgrade about 25,000 families throughout the country.

It has taken decades of learning to listen to the poor for this bottom up community based development strategy to be identified, understood, accepted and institutionalized in communities, in national administrative system and in the society as a whole.

I hope this meeting will enable all of you to share your experiences and build stronger people-led development direction for our society. I also hope that you will have an opportunity to see first hand what we are achieving here and that you will be able to benefit accordingly. Again I would like to wish all of you success in achieving the goals of this truly inspiring gathering over the coming three days. Thank you for your kind attention.

Savings, community funds and city-wide upgrading in THAILAND :

A panel discussion with seven Thai community leaders

- Mr. Amporn Duangpan, Community Leader, Klong Pia Sub District Savings group, Songkhla Province
- Ms. Saenglaot (Northern region, Payao Province, village bank)
- Ms. Khunumit (??) from Yala-Pattani-Narathiwat
- Ms. Adisara Sunsaree Koonchai, Chantaburi Savings Groups.
- Ms. Malee Ohn, Community leader, Khon Kaen City community network
- Ms. Supanee, (From Baan Kluay Community, Near Klong Toey, Bangkok)
- Ms. ???, From Bangkok and Vicinity Community Network

Somsook introduces : Thailand is a country where community savings has been institutionalized, and where 90% of all urban and rural communities now have active savings groups. Savings has become something normal here. In such a large country, many different types and styles of savings models have developed in different places, and all of them have deep roots in poor communities. Most of these savings processes are linked together into networks of various sorts and at various levels: no single community does this alone. We have networks for housing, networks for land, networks for community forest management, networks for organic rice growing. But in all these groups of poor communities, there is the same common idea: that people manage their own development, beginning with managing their own finances. And these community savings groups (in both urban and rural areas) now have a combined savings of more than US\$ 695 million!

Khun Amporn : Rural savings groups in one rural sub-district in southern Thailand:

We have many different kinds of savings groups in Thailand, with different ways of operating and different objectives, in both urban and rural areas. This is an important chance for all of us to tell you in a little more detail about four kinds of savings groups. Savings is one of the most basic tools to gather people in a community together, to gather their combined savings and to plan activities using that capital to meet their needs and solve the problems they face.

In my sub-district, we have a sub-district-wide savings group which includes 11 villages and all 1,300 households in those 11 villages. With our savings, we try to promote occupations, we give school and university scholarships, we set up special welfare funds and tree-planting funds, we build houses. We can transform our combined savings capital into many activities and into many forms of problem-solving. We do not rely on government at all. People in Klong Pia Sub District work together and we have created the savings process and set all the rules and regulations together. In these ways, the savings process is completely our own. It has been adjusted over time to suit our own way of life and our own needs in our communities.

- In Klong Pia Sub-district, we have 11 villages, with a total of 1,300 households.
- We have got every single one of these households to get involved in the community activities and in the savings process now. Rich and poor work together to share the benefit and to share the happiness! Every family in the sub-district are members. So in Klong Pia, we have achieved 100% success and 100% involvement.
- We have 7,200 savings members who collectively save about 2.1 million Baht (US\$ 63,630) each month. We all come together one day a month and make our savings deposits and transact our loans on that day.
- Our combined total savings now is about 214 million Baht (US\$ 6.5 million). That is enough to tackle our basic problems. We do many things with this money, besides giving loans.
- We have our own welfare program with separate funds which offer members 16 different kinds of welfare benefits including medical fund (we give 100% reimbursement for sickness and hospitalization and medicines), funeral fund, natural disaster relief fund (maximum 50,000 Baht per household now), education promotion fund, elderly care fund, tree-growing fund - *too many to tell you all of them!*
- In our Songkhla Province, we now have some kind of saving group in every district and sub district. But some of these groups are newly-formed and may not have reached the same level as our savings process in Klong Pia Sub District.
- But in the old savings groups like ours, we can be self-reliant. With the collective capital from our savings, and the capital we have invested in our various welfare funds, we can take care of each other.

Ms. Saenglaot : Village Bank in Payao Province

I am going to use my northern dialect. My savings group is a "village bank." We save our money together, because money is the most important factor to develop people and to develop our country, so that our country will be able to live peacefully. We established our village bank more than 15 years ago, and set up our own rules and regulations about how the collective savings would be used. We used the village bank to try to bring people to work together and join in activities together, and ultimately to make ourselves more self-reliant. In our system, people save once a month, on the same day, and that day is like a big meeting where we talk about so many issues. We keep all the records of savings, loans and repayments posted publicly, so everyone knows where the money is, all the accounts are clear to everyone, and all the news is distributed around on that day each month.

- We have 40,000 members in our village bank
- Many people in rural areas like ours are deeply indebted to informal money lenders, who charge interest of 10-20% per month. One of the most important parts of the village bank has been to give people a source of credit that is easy and low-interest, so they don't have to sell their future to these loan sharks. After setting up the village bank, the problem of indebtedness to money lenders has decreased a lot.
- The interest we charge on loans from the village bank is very low. Plus, that interest comes back to members through different kinds of benefits like scholarships for their children and welfare.

But more than just access to low-interest loans, our village bank is our way of helping each other and caring for the needs of our neighbors in our district. And saving has helped us revive the spirit in our community, it has brought us all back together and helped us work together as a combined force. We have revived our old culture of helping each other and relying on our own community for meeting our human needs. And in these ways, we are gradually solving the problems we face.

- We have 140 groups which conduct different activities, including disseminating agricultural knowledge and traditional wisdom, helping people to reduce their household expenses and manage their household budgets with less money.
- We also have our own welfare program, which helps people in all aspects of their lives, from birth to death (including benefits for births, illness, funerals, emergencies, etc.)
- It hasn't always been easy though! We have struggled a lot over the years to make our village bank work and expand it to include more people. We started with only 70 members and revolving loan fund of only 10,000 Baht (US\$ 300).
- But now have 40,000 members and have accumulated a revolving loan fund of 50 million Baht (US\$ 1.5 million)

Ms. Khunumit : Community Savings and Upgrading in Thailand's 3 southern-most provinces : Yala, Narathiwat and Pattani

(These three provinces, which for centuries were part of a separate Malay Sultanate, have been trouble spots since being annexed by Thailand, and have in recent years been racked by full-scale armed conflict . . .)

The savings activities that we do in these three provinces all focus on reviving the fishing communities, developing our housing and communities, and reviving our livelihoods. These three beautiful provinces have serious problems of land, housing and loss of traditional livelihoods - especially the loss of land and conflicts with the big commercial trawlers among the traditional coastal fishing communities. There are a total of 33 districts in these three provinces, including both urban and rural districts - all with housing and land problems.

- **We have savings groups in about 130 communities, both urban and rural, in these three provinces.**
- **We use the savings process as a way of making concrete changes in our lives** and bringing about concrete problem solving. And setting up community savings groups to tackle our problems is something that is in line with our Muslim faith, and saving is an activity which teaches people about finance, about participation and about getting to know each other.
- This savings process is going to be the main factor in helping people in the three southern-most provinces overcome these bad times and recapture our peace and well-being. Even in an environment which is now filled with conflict and violence, we have been able to persuade people to come together, to set up savings groups, and to solve our problems.
- We have organized savings activities in many communities with housing insecurity who are developing Baan Mankong housing projects (91 communities?) 30 community upgrading projects have already been approved in these three provinces (??).
- **We also have a program to revive the local fishing communities:** 81 fishing villages have now formed a strong network, all with savings groups, and are working together to find solutions to their serious problems of land, occupation and housing.

Ms. Adisara Sunsaree Koonchai, Community Bank in Baan Plooyang, Chantaburi Province
(started by a progressive Buddhist Monk named Phra Manat)

I represent the Baan Plooyang Community Bank in Chantaburi Province. Our experience has been very much like what Mr. Amporn and Ms. Saenglaot have described. But what is different is that the savings group in Chantaburi was started by a group of Buddhist monks. We use the Thai word *satcha* (which means truth or honesty) as the name for our savings groups. We have to be honest and we have to keep our promises.

- **Background:** In the early 1990s, a progressive monk named Phra Subin in the eastern province of Trat launched a community savings movement built around an unconventional blending of social action with Buddhist principles of self-reliance, mutual help, sincerity and commitment to hard work. Many community leaders and monks from all over Thailand have come to Trat to study Phra Subin's system and put the same principles to use in starting savings groups back home. In this way, Phra Subin's savings system has become a national movement, now known as **Satcha Om-sap** ("*Truth Savings*" or "*Honesty Savings*").
- **Phra Manat, another progressive monk in the neighboring Chantaburi Province**, helped start the Satcha Om-sap movement there, in Baan Plooyang in 1995. The savings process, which is based in the temple, includes about 40 groups (?), with about 400 million Baht (US\$ 12.1 million) of collective savings in the revolving fund. We save once a month, on the first day of each month, with a minimum saving of 100 Baht (US\$3) per member. That 100 Baht goes into the collective loan fund, from which members can take loans.
- **All kinds of people are members** - children, young people, even elderly people up to 80 years old can save!
- **We have our own welfare fund**, which provides benefits for people's emergency health care needs, funerals, births, scholarships, elderly, etc. The money for this welfare fund comes from a portion of the interest charged on loans from the revolving fund (but we don't call it "interest", we call it a "fee" for the loan). We have also received 2 million Baht (US\$ 60,600) from CODI, as a matching grant to expand our welfare fund.
- **The "savings day" on the first of every month is an important event in the village.** On that day, people save, make loan repayments and request new loans - all transactions take place on that day, and everything is open to everyone to see. It's like a cultural event, also a chance to meet each other, pass on news, share food, maybe combine it with some temple-related celebration or ceremony. It's an important way of knitting the community together - in a rural village where people don't live too close. We also have a big gathering and celebration once a year, which is like a village fair, where members sell the products they have made from their small home-based enterprises.

Ms. Supanee and Ms Malee Ohn, URBAN Community Savings Groups

1. **Ms. Supanee** (Community leader from the Baan Kluay Community, Near Klong Toey, Bangkok) : Savings groups in urban areas are mostly in slum communities.

- **We are proud of the word "slum"** : When I listened to Jockin speak earlier, I was very impressed by the way he used the word slum so proudly, with no shame. In the past, we didn't use the word "slum" in Thailand, but used another softer term, "chumchon ai-at" which means "crowded community." But as Jockin says, we can be proud of this word "slum", and proud that those of us who live in slums can save and build up our own revolving loan funds, which we manage ourselves. You won't find any middle class communities in Thailand doing that!
- **In the hundreds and hundreds of slum communities in and around Bangkok, we think that savings groups are something very common!** Community saving is now common practice. In Bangkok, we use savings groups to build a fund from which members can borrow money for their various needs, but we also use savings as a way to gather people and get them to come together and work together and pool their skills and resources.

That's the ordinary concept of savings groups, but in big urban areas like Bangkok, savings groups can also help us to solve certain problems we face in our communities - and solve them ourselves, in our own ways.

- **For example the problem of housing** : If we feel we want to improve the quality and security of our housing, we come together and make a savings group. Our community will then have to manage our own funds from the savings, and this helps us prepare to manage the larger funds involved in a housing project.
- **We can also use the savings as a way to come together and think together** about how we are going to provide land tenure security for our community members, or how we are going to provide welfare benefits for our more needy community members. And if we face eviction and can't improve our housing in the same place, we have to think how and where we can move.
- **Each saving group in Bangkok has a purpose!**
- **We have about 2,000 poor communities in the greater Bangkok area**, and about 1,500 of these communities already have savings groups, with a combined savings of about 320 million Baht (US\$ 9.7 million).
- **485 of these communities have Baan Mankong upgrading Projects** - either finished or under process now. To join the Baan Mankong program, communities have to have active savings groups first
- In rural areas, each province has a community network, and this network now has the job of helping communities set up savings groups. All this work is now done by the community networks, not CODI or any NGOs.
- **But here in Bangkok, the city is divided into 50 districts**, of which 36 have active savings group networks. Each district may have an average of 40 informal communities in them.

2. **Ms. Malee Ohn** (Community leader from Urban Community Network in Khon Kaen) : Saving in the smaller provincial cities is a bit different than in Bangkok. There are many different approaches to saving, because many of the smaller cities actually have higher percentages of poor people and they come into these smaller provincial cities from rural areas where they cannot survive. And once in the city, the only place these poor migrants can find to live is in the informal settlements. We join together and start saving together not only to create a source of affordable credit, but to build our collective strength and to build the capacities of poor people like us to take care of our own problems and meet our own needs. Poor communities need to recognize their own potential power and our capacities, because solving our problems of poverty are not only economic - we have to solve the social side of poverty problems also.

- **In a single small community, there may be two or three different savings groups**, some with weekly, daily or monthly saving, depending on the capacities and the earning patterns of their group members. We have to respect people's different situation and their different needs with the savings process.
- **The skills and strengths that the collective savings builds leads** communities to link more easily with other development partners and other community networks.
- **In Khon Kaen city, there are 81 poor communities, and every single one of them has a savings group.** We divide the savings groups into two types: savings groups for scattered squatters and poor people live in small clusters or in isolation, and savings groups in established slum settlements. All have saving, but the approach is different.
- **There are 19 provinces in our Northeastern regional urban community network.** And in these 19 provinces, 484 communities are now involved in Baan Mankong upgrading projects (with 25,000 beneficiaries).
- **All these community members involved in the Baan Mankong are saving. Why?** Because more and more people are realizing that the process of solving their housing problems starts with themselves. And then once they have started saving and prepared themselves, they can go in a position of strength to ask the government for support.
- **I think that if we try to work alone, by ourselves as individual families or by ourselves as individual communities, we cannot change much, we cannot have a success that is sustainable.** We have to build networks with other communities and then seek linkages with our local governments and other local development

actors like NGOs, monks, academics. The local government is an absolutely essential part of solving out housing and land problems - we can't do it without them, and they can't do it without us. Plus, if we can get the support from our local government, it becomes easier to get cooperation from other local development partners.

- **How are saving and solving housing problems linked together?** If you want to solve your housing problems but you don't have any savings, don't have any money, it will not be possible. Saving teaches people to look back into themselves for strength, and it teaches them the value of money, because it is their own money which they have earned and saved themselves. And when people are saving, they will know whether and when they are ready to build a house, and will be able to think about self-sufficiency also.
- **So with Baan Mankong, it starts with saving.** First people have to start saving their own money and building their own collective fund. Then, once a community has saved a certain amount of money, they can join the project and start preparing their housing plans. When they need additional funds from outside - like housing loans - they need to interact with others.
- **To get a good house and a secure community, it's not just a matter of having enough money.** People have to know how to earn, how to save and how to cooperate with others.
- **In Khon Kaen Province, we now have Baan Mankong projects in the town of Chumpae (which has a total of 8 projects) and also other municipalities:** there are Baan Mankong projects underway or finished in 15 municipalities around the province right now.

SAVING IS FORUM FOR LEARNING : What do we learn from saving? We learn democracy, we learn about each other. And as poor people, we also learn how to manage funds, manage accounting and book-keeping, and about team-work. These are all very important parts of group savings.

Ms. ???, Community Network leader, Bangkok and Vicinity

QUESTION : What are these various groups doing with their networking? In Bangkok and the peripheral areas, each community in each district will make a savings group in their community, and then their savings group will link with other communities at the district level, through a district-level community network. These district-level networks have an average of about 40 communities in them (there are about 2,000 informal communities in Bangkok).

- **There are 50 districts ("khets") in Bangkok.**
- If community organizations have any problems or needs, they can seek assistance from their district-level network. For example, if a community needs help with accounting procedures or financial management in their savings group, there will be some community leaders in the network who have those kinds of skills and can come help. Or if a community involved in a Baan Mankong project is having problems with construction, they can get help from the network.

City-wide (Provincial) network : These 50 district-level community networks then link together at the provincial level into a city network (The Bangkok and vicinity area includes 3 provinces). This city-wide community network has three different teams, each covering a different geographical zone (with about 15 districts) which meet together once a month. Each of these three zone teams have teams of community "experts" who are available to provide support to individual communities on a variety of issues like :

- community management systems
- community accounting systems
- training for newly-established savings groups in accounting or fund management
- carpentry, masonry, reinforced concrete, plumbing, electrical work, and overall technical "handy-persons" to help in various aspects of housing construction projects
- housing and community layout design teams
- accounting and auditing teams

There is also a national network of urban poor community development, and this national-level umbrella network oversees all the provincial and city networks.

- **Housing: the issue that is not possible to do alone: we have to do it as a network process.** That way, when a community involved in a housing project faces some problem (and there are always problems!), they can consult the network and draw on the combined wisdom and experience and skills of that larger network to work together to help solve the problem.
- **This national umbrella network is divided into regions, and each region will have a network of provincial networks within that region.** All these different levels link together and each level has certain tasks to help each other and share techniques at different layers of the people's movement: techniques and expertise with things like surveying, housing, Baan Mankong, welfare, etc.

- So each urban poor community is linked together through networks at district level, city level, provincial level, regional level and national level.
- And every city and every province finds a way to support the establishment and strengthening of community savings groups, as the basic, number-one building block of this people's movement. Savings is a must!

QUESTIONS for the Thai panel :

1. QUESTION : How do the savings groups ensure the safety of the deposits individual members have made in the savings groups? (*Question from Father Kevin in Fiji, where the savings is pretty new*)

- **Khun Amporn answers :** This depends on the savings group process and the combined fund is structured and managed. We have to have clear rules and regulations, and a clear accounting system which can explain the numbers and financial figures at all times. And we need to have evidence and systems for managing the accounting which all the members know and understand. This system has to be open to everyone and clear and easy to understand: but it shouldn't be a banker or some outside organization's idea of what is clear, but the system that the members can understand - it has to be a system that ordinary people can understand and can check! And we need to monitor the figures every month, so that the members will know where every single dollar they save is going.
- **Ms. Adisara adds :** In every savings group, we have to recruit our committee to manage the saving from the members who save, members who the group trusts and believes in. Then, we need to put all the figures of savings, loans, repayments, bank balance, interest earned - *everything*, up on a chart or send xerox copies to everyone every month, so everyone can see and understand the figures. If it is a system everyone understands and we agree together, nobody will lose any money. All will be clear.

2. QUESTION : How can we acquire public land to make our communities secure?

Ms. Malee Ohn answers : In order to acquire public land to solve our housing problems, first people in those communities with housing troubles need to gather together and have a clear process to survey their problems and their membership, start saving, and link with the larger city network. Because as a single community working alone, you can never negotiate for land, you can't talk to the land-owning authorities - nobody will listen to you or let you in the office! We can only make these negotiations as a large group.

- **We need to have a city-level working committee** to negotiate with any public land-owning agency, whether it is municipal, provincial or national. And this committee should be a joint committee, which includes different stakeholders: community representatives, maybe municipal and provincial officials - so that everyone from these different sectors will know the problems and give their comments and ideas. This is how to link the land problems into the policy level.
- **In the city of Chumpae**, because most of the informal communities were on Treasury Department land (with whom CODI has an MOU to help provide land for Baan Mankong), it was fairly easy to negotiate cooperative long-term leases to the land.

Malee Ohn : 5 STEPS TO DEALING WITH LAND PROBLEMS IN A CITY :

1. **First step :** Communities with land problems start saving and organize themselves internally
2. **Second step :** Each community has to survey its own problems, survey all the families, get good accurate information about the community and the living conditions and land.
3. **Third step :** Survey the land status of ALL the slums in the city and build an accurate information base on land for the whole city : Have to study the land situation in every slum community in the city, and get accurate information about who owns what land, what is the status of the land occupied by each community, which communities are on land under the same ownership and can be negotiated together, etc.
4. **Fourth step,** make a community network and set up a mixed City committee which includes community leaders, municipal officials, academics, NGOs, other stakeholders, to begin studying the city-wide housing and land problems, and develop a common understand of this information the communities have gathered.
5. **Fifth step:** Then the networks and the City committee can propose which communities to ask for lease contracts to the public land they occupy, usually as a group of communities.

QUESTION : How to make formal sector banks understand the people's way of doing things? We may feel frustrated when commercial banks and financial institutions like the World Bank don't understand the way that community people do things. These institutions have a lot of money, but that money doesn't find its way down to the community level very often. How can we make these big financial institutions understand us and how can we make them lend money to our savings

groups, to expand our activities and allow us to develop in bigger and faster ways? (*Question from Enhe, from the UDRC in Mongolia*)

- **Khun Amporn answers :** In Thailand it's no different: these big financial institutions have rules and regulations that make it possible for poor villagers or slum dwellers to get access to their loans. And this is exactly why poor people gather together and create some kind of community financial systems to meet their needs. And gradually, we try to create a lot of tools to facilitate community-based finance to meet our needs in our communities, just by using our own collective savings, even without any external finance from outside. But now, formal financial institutions are beginning to link with our community savings systems and finding ways to form alliances and support each other. But in most areas of Thailand, community finance and this larger "public" finance cannot link in any way yet.

"We don't have to wait for the government or the banks to approve us! We approve ourselves!"
(*Ms. Malee Ohn, from Khon Kaen city*)

- **Malee Ohn :** We can disseminate our community finance systems to others, and show them how our systems can function properly, show them that we can have very efficient self-management of our own money and outside money also.

QUESTION : How do communities get access to support from CODI? And are there any loan repayment problems?
(*Question from Rose, from South Africa*)

- **Ms. Supanee :** We are the only people to make ourselves visible. We have NGO supporters and CODI around us, but it should not be the duty of the NGOs or CODI alone to go to the government and negotiate for us! Enumeration can help us be visible.
- **Ms. Malee Ohn :** Savings is a mechanism that prepares us and helps us manage our various community initiatives, but the cooperative is the legal body we have to set up in our communities to get loan contracts from CODI.

What's happening in AFRICA and ASIA :

DAY 1 - Nov 10, 2007. Afternoon

Jockin : I think we need to talk about why this meeting was called, what we need to achieve in the next three days, and where are we going to move? Why do we have the Deputy Prime Minister here, to talk to all these people from all over who are saving?

We are now going to introduce the African teams, and then the Asian teams. Then I'm going to ask Rose Molokoane to invite each country to report about their savings schemes in their countries. And after that, Asia. I am ready to tell all of you something about ACHR culture and SDI culture : we are not going to do everything like the NGO does. We always try to do things [that the communities initiate?]. I want all of you to think - all your country leaders - when you come to present here, you will come stand and say, "*Ten savings schemes, twenty savings schemes, this and that.*" Can we say the same thing in a different way that you like? It could be a dance, it could be a song or a story, it could be a drama, it could be music or some action - something you have to do in five or six minutes which tells your stories, so not a single person in the room is going to sleep! If you only talk, everybody will go to sleep. I think all the ACHR and SDI groups are familiar with this kind of activity.

Rose Molokoane (Federation of the Urban Poor, South Africa - FEDUP) (First singing of a song about SDI, by the African groups!) I'm not going to talk a lot, because I am definitely sure that our countries have prepared themselves to come and give a slight report about their countries, whether with a play or a song or whatever. But before they come one by one, we have requested Diana to make it a bit formal - but not too much formal! - and explain a little background on the African savings movement. Over to you, Diana.

A little background on the AFRICAN GROUPS :

Nov 10, 2007, Afternoon. Diana Mitlin (IIED in UK), summarizes the history of the African Federations :

Diana : For those of you who don't know me, I feel I should explain myself a little. Because I feel a bit strange - this white woman from England standing before you all, to give an overview of the SDI federations in Africa. This for me is a little odd. And I think I am here for three reasons:

- First, because I have been involved for a long time. It was the early 1990s when I first began going to South Africa, that I was challenged by Rose and her colleagues about what the organized poor could offer to the world in terms of addressing urban poverty. And to me, it answered questions that I had had about the professional way of addressing urban poverty, which I could see was not working. So since 1993, when I first met the savings schemes which became the South African federation, I've been involved in this process.
- And I'm also here because I work for this organization that Somsook mentioned briefly in the beginning called the International Institute for Environment and Development (IIED). And at this institute, we are trying to support SDI's work where we are able to, because as an institution, we feel that you have something that is very important to offer.
- There is one more reason why I am here. I have been invited by SDI to help them document the work of the urban poor funds. So I have been gathering bits and pieces of information that you have all sent to the SDI secretariat in Cape Town, to a Zimbabwean called Beth Chitekwe Biti, who has been working with me on this, and to me.

The first thing I was asked to share is a brief history of the development of the federations in Africa. So you can all see how many there are and how they have grown:

- **1995: South African federation formed :** When I first met with the South African savings schemes in 1993, they were not yet a federation - they formed their federation in 1995.
- **1996: SDI formed :** And then the next year, something very important happened in South Africa: SDI was formed. A small group of federations came together and said *we want to work together*. So that was very important for the development in Africa.
- **1998: Zimbabwe federation formed :** Then in 1998, the Zimbabwean federation was also formed. South African savings schemes had crossed the border into Zimbabwe and had begun to share work they were doing. And the Zimbabweans were very excited, they saw the possibilities because they had struggled for a long time to get good housing policies.
- **1999 : Namibia federation formed :** Then the following year, the federation was formed in Namibia. Namibia had its own special story, because people there had been working with savings schemes for many years, but they had not yet taken the step to become an autonomous people's movement. That took place in 1999.
- **2003 : Kenya federation formed :** After 1999, there was a bit of a gap. A lot of savings schemes went out to new countries and shared their ideas and began to spread their ideas at a regional level, across Eastern Africa and southern Africa. So in 2003, the savings schemes which had been started in Kenya in the late 1990s also began to blossom, and blossomed into their own federation.
- **2004 : Ghana and Uganda federations formed :** You can see from this story that things begin to speed up. I think the change which Somsook was talking about this morning was beginning to gather momentum by this time. So countries started to join the people's savings process and more quickly become active. In 2004, the federations in Ghana and Uganda were formed.
- **2005 : Malawi federation formed.**
- **2006 : Zambia federation formed :** By that time, there had also been savings schemes for some time in Zambia, but they had not come together and not formed their autonomous movement that they did in 2006.
- **2007 : Tanzania federation formed :** The Tanzanians have also been working for some time, and have now formed a federation.

This is only part of the story. As I said, by the late 1990s, people in these federations and savings schemes were beginning to spread these ideas to new places and new countries. And now there are many countries in Africa where savings schemes have been started, or where there is an interest. Maybe if we meet next year, or the year after, you'll be joined by all these countries and by the federations they will by then have formed. These are some of those countries :

- Angola
- Egypt
- Ethiopia
- Liberia
- Madagascar
- Mozambique

- Swaziland
- Sierre Leone

So this is a little bit about the story of the federations. Somsook also asked me to share with you very briefly what are the kinds of problems that the federations in Africa have faced. Why is it that when the savings schemes started to go into a country, that people immediately said Yes, there is something special about this and it begins to address our needs? I have a few slides to show to illustrate this :

Malawi : This is a slide from the city of Lilongwe in Malawi showing some of the illegal informal settlements rising up the hill. In Lilongwe, as in many African cities, 80 percent of the urban population live in informal settlements, and the 20% of the population that live in conventional formal housing take up 80% of the urban land.

Tanzania : In the city of Dar Es Salam, in Tanzania, the situation is very similar. 2.5 million people live in the city, and 70% of them live in informal settlements. They have no secure tenure, although some are a little more secure than others.

Angola : In Angola, one of the new countries in the network, the city of Luanda has 75% of its population living in informal settlements.

This is the kind of insecurity that pervades towns and cities in Africa as they have grown. And the other problem these people have faced as they've come to cities, tried to find a living and tried to build their homes, is that the informal land they've occupied has no infrastructure. Many of the cities in Africa have been able to get piped water and sewer systems to only a tiny, tiny proportion of the population. This is a little like some Asian cities.

Accra, Ghana (showing slides) These two pictures are from Accra, Ghana.

Kampala, Uganda : In some cities in Africa, you have very dense housing. This is a picture from Kampala, Uganda, where the federation started working, and was initially invited to work by the local government, which was bereft of other ideas. This picture is also from Uganda.

Harare, Zimbabwe : This is one of the sadder stories of the African federations. This is a story of evictions in Zimbabwe. Again, similar problems, the Zimbabwean federation may have time to share a little bit of this experience in their own presentation.

So the African federations spread their savings schemes because people had real problems, problems they had to address, like problems of tenure security, problems of infrastructure and services, problems of improved housing. And African federations began to do that, and to do that at some scale.

So who's done what? I wanted to spend the last couple of minutes giving you a sense about what it adds up to, before you hear the country presentations:

- **Who does savings?** Of course everyone does savings, that's why they're here.
- **Who's got access to land?** South Africa, Kenya, Namibia, Zimbabwe, Malawi, Uganda, Zambia.
- **Who's also done housing?** One of the challenges that the African federations have to face is that land is a first step. People struggle sometimes to repay the cost of housing - housing which may take place incrementally and take more time. South Africa, Kenya, Zimbabwe, Malawi and Namibia. Very soon, two more countries will be added to this list: Uganda and Zambia, where they are both developing housing.
- **Infrastructure improvements?** Basic services are needed for all who start housing, and also for other countries also. People need access to services.
- **Income generation?** Many African federations are also starting to do work in income generation. But sometimes it's very difficult because people are very poor and they have no good training opportunities. So often, the income generation loans work best in the areas where there are big markets, like the Mbare Market in Zimbabwe and Toi Market in Nairobi. Some of the other areas struggle, and one of the things that many federations have been looking to do in their exchanges with Asia, is how to understand how to be more successful at income generation.

A last thought on the impact of federations in Africa : That's the very brief overview I wanted to share with you. But I'd like to conclude on one thought: When I think back to my own experience, before I got involved with the federations in Africa, I had visited low-income communities in Africa many times, and many of them had some kind of organization. But those organizations were unable to take forward their ideas. They were very unambitious. They didn't work together, and they competed against each other, to get access to local development programs. What the federations in Africa are showing to me is how very poor people - people who have been pushed away by other members from society - can come together and find a way to address their needs, find a way to talk to their government ministers, find a way to convince their

local authority officials and politicians that they have got something to contribute, and that they are going to be central to any development process that is going to be successful in addressing the needs of the poor. This is a story that you all know very well, but this is what I have learned from the federation. *Thank you.*

Country report from the Federation of Urban and Rural Poor, SOUTH AFRICA :

(singing!) My name is Kedibone, from South Africa. Our organization's name is the **Federation of the Urban and Rural Poor - FEDUP**.

- **Savings** : We started in 1991, and we have 50,900 members now, in 800 savings schemes. We are operating in 9 provinces in South Africa, in too many cities to count! We have 1.3 million Rand (?) savings in the bank. We started our Urban Poor Fund in 2004. We have daily meetings, whereby our collectors go door-to-door to collect savings deposits from our members. And then we have weekly meetings where our savings schemes meet. We also have monthly meetings, where our regions meet - then we get the reports from exchanges, from the government and the statements from the savings schemes. After that, we have national meetings at least once a year, where all the savings schemes from all the regions meet. And we have different kinds of savings: savings for material (house-building material?) and savings for education
- **Houses** : We have built 15,300 houses in South Africa so far
- **Land tenure** : And 15,000 families have benefited from getting secure land tenure in our planned land plots.
- **Infrastructure** : Everyone with a house so far has got a flush toilet. We also have tried to build Indian-style community toilets: we have built three blocks of community toilets so far.
- **Partnerships** : (Rose adds) About our partnerships with government: we are working in partnership with many different municipalities in all of the nine provinces. And the most important partnership we have created is the one with the national Department of Housing, where we have signed a MOU with our Minister, along with our SDI President Mr. Jockin.

NEW HOUSING MOU BETWEEN THE FEDERATION AND THE MINISTRY OF HOUSING :

This MOU is not just a piece of paper that we have signed: the Minister has pledged an amount of 285 million Rand (US\$ 38.3 million) directly towards us as the *Federation of the Urban and Rural Poor*. We are going to use this money to build houses. We have started to prepare projects in nine provinces. So before the South African financial year ends in March, 2008, we will have started nine projects in all the nine provinces. We have what we call the *National Joint Working Group*. We are trying to formulate something that is like CODI. And I think the interference of the Thai federations and Somsok will be very vital to come and help us in South Africa to strengthen this structure that we have started with our government. So far, we've got this Joint Working Group, which includes :

- The FEDUP Federation.
- Representatives from the Provincial Housing Departments
- Representatives from the National Housing Department
- Representatives from the municipalities that have agreed for us to implement these housing projects in their cities

This new four-legged animal needs to be nurtured, in order for its to be progressive. We also have provincial Joint Working Groups in all the nine provinces. And then with different Municipalities where we are going to build houses and secure land, we also have Local Joint Working Groups. All this structure is like a skeleton without flesh. So we are pleading with the Thais, to come and put the flesh on this skeleton in South Africa with your ideas!

Rose on problems with the federation : We did have a problem with the entire federation in recent years. Some people may say, All along you were saying you were 100,000 members, and now you are saying you are only 50,000 odd members - what happened? Yes. Every time if you have an upset stomach, you have to go to the toilet and shit, then you will become healthy again. That is what South Africa has done. We had a running stomach, we went to the toilet, we shit, and now we are healthy again. If you want to know more about the shit of South Africa, consult me later by e-mail.

Country report from the Shack Dwellers Federation of NAMIBIA :

I am Dorothy Zeizo from Namibia.

- **Savings** : In our federation in Namibia, we have 434 savings schemes, with 21,500 members in 6 towns and the capitol city of Windhoek. We have saved 4.3 million Namibia Dollars (US\$ 573,300).

- **Houses** : the federation has built 1,300 houses.
- **Land tenure** : 2,962 households have gotten secure land.
- **Government support** : We are having the fund called "Build Together Fund" from the government. Build Together supports shack dwellers through our own federation's Twahangana Fund, which gives loans to federation members. For the last six years, the government has supported us with 1 million Namibia Dollars (US\$ 133,000) every year into the Twahangana Fund, with a total of 6 million Namibia Dollars (US\$ 800,000) from them so far. We have also signed a MOU with the (??) and also with the (??).
- **78% of our members are women.**
- (Edith Mbanga adds) : Our savings has changed the policy of the government in Namibia, and also the policies of the private sector.. (tape quality bad)

Country report from ZAMBIA Homeless and Poor People's Federation :

(Viva Thailand!) My name is Chola Bwalya. I am from the **Zambia Homeless and Poor People's Federation**. I am from (??) Housing Savings Scheme in Lusaka.

Savings : In Zambia, the federation has managed to capture all nine provinces in the country, and all 15 major cities in the country. Only a few towns are left. We have 6,000 members as of now. We have three kinds of savings:

1. **Monthly Urban Poor Fund savings** - members save monthly 8,000 Zambian Kwacha (US\$2). This money is only to be used towards building our houses, as a federation. We have banked 152 million Kwachas, which is equivalent to about US\$ 40,000.
2. **Daily savings** : The daily saving is the money that the poor communities are contributing on a daily basis, and this is the money that we use to give each other small loans. We use this money to send our kids to school, to help our friends who are starting small businesses. We are doing this to demonstrate our capacity to manage our own resources. The total amount of daily savings we have banked is 103 million Kwachas, which is equivalent to about US\$ 4,415.
3. **Health and Social Fund Savings**: In Zambia, there are a lot of problems where health issues are concerned, because of HIV-AIDS. In the federation, we have a lot of friends who are suffering from HIV-AIDS. So we decided to start contributing something towards health issues. We have managed to save 10 million Kwachas so far (US\$ 4,510). The total is not too good because we are using this money every day. When we go around collecting the daily saving, we are also collecting people's problems. When we find that one of our colleagues is sick, we can use these health funds to send them to clinic or to buy medicines. Sometimes, if one of our colleagues dies, we can also use this money to buy a coffin and for transporting the coffin to the cemetery as well.

Partnership with government : In Zambia, we have managed to create a good relationship with our government. We started in 2001, but due to some circumstances, we were not known. By 2004, we started being involved in other international exchanges to expose ourselves to other federations in Namibia, South Africa and Zimbabwe. We are engaging the government, and the local authority. Because we are such organized communities, the federation is now part and parcel of the Habitat Forum, under the Ministry of Housing and Local Governance. And we are planning to negotiate with the government so they can be part of our work, and so they can support our work financially with their annual budgeting -

- **Land and housing** : So far, we have negotiated for 414 plots, and we have built one demonstration house already on one of these plots. We have been delayed because there is a lot of paperwork in Zambia, which was supposed to be done by our government. But in Kalushi (?), where we have 140 plots, we have managed to make more than 40,000 bricks, which will be enough to build at least ten houses, which we will build ourselves, in phases, to make it affordable. We will start by building ten complete house foundations, then we will go up to the window level in the houses, then to plinth and roof levels.
- **Commercial plots** : We have also negotiated for some commercial plots for shops and a market and some other purposes. We would like to use these commercial plots for income generating activities. We have five commercial plots and one plot for the school, two for the market, and three for "ablution" plots (?).
- **Health Day** : Every month we go screening to help the sick.

Country report from MALAWI Homeless People's Federation :

My name is Sarah, from the city of Lilongwe in Malawi. I think if you could see the African map, you could probably find Malawi, but this is not easy, because Malawi is very small. In Malawi we have 26 districts in three regions - all of them have the federation. We are the Malawi Homeless People's Federation, and we have 45,000 members.

- **Savings** : Our savings we have got 45 million Malawi Kwacha (US\$ 313,150) which is all rotating as loans to members.
- **Urban Poor Fund** : In our fund, we have 110 million Kwacha (US\$ 765,480)
- **Houses** : So far, we have built 770 houses
- **Land** : Our government has given us 3,000 plots, on which we are to build on in the future.
- **Relationship with government** : We have got a very good relationship with our government. In October 2007, we have signed and MOU with them to work together on issues of housing.

Country report from KENYA Homeless People's Federation :

(Viva everything!) My name is Phelics Ongonga, from Kenya.

- **Savings** : In the Kenya Federation, we have 640,000 savings members. We have managed to collect 41.3 million Kenyan Shillings (US\$ 576,400) in savings. But the savings system was not doing well: people were starting saving schemes and doing their daily saving, but due to mismanagement of the funds, it would not go far.
- **New FDFs**: So by last year, we sat down and came up with "Fungano Development Fund (FDF) teams" - in all the cities we have formed FDFs now: Kisumu, Nairobi, etc. So this is where we are now banking all the savings money from the savings schemes. And every savings scheme has a representative on the regional committee (?). So the committee have financial teams, enumeration teams, auditing teams, welfare teams and savings teams. All these teams and all the skills in the federation have representation in these teams. Now we are moving very smoothly, and there is no problem. The only problem we are facing is the deficit of funds - so many members but so little capital. And we need the capital to encourage people to earn more, so they can save more.
- **Loans** : And we have managed to give out loans to 500,000 members.
- **Land and housing** : We have built some houses in Kembo (Nairobi), Itahore, Mahera and Ateriva.
- **Toilets** : We are in the process of constructing three community toilet blocks in the city of Kisumu, where we have three local networks. We call them the bio-tower toilets. After they are completed, they will be managed by the local regions.
- **The federation** : With the federation, we have the structure with five teams: savings and loans, enumeration, auditing, welfare and land and construction.
- **Collaboration with government on upgrading slums** : Last month (October 2007), the federation had a meeting with the Ministry of Lands in Kenya. We signed an MOU that all the lands that are occupied by federation members in Kenya will be allowed to do their upgrading. But now what is taking place is enumeration so we can know the number of occupancy and very soon the upgrading projects will be on.

Country report from Slum Dwellers Federation of UGANDA :

I am Mubazzi from Kamapala District, in Uganda. I am the collector in my community... (tape hard to follow). Uganda is still a very young federation. We started in 2002, but because we didn't have a good support, a lot of the first savings groups failed. In 2006, when Act Together Uganda (a new support NGO) was formed, we started to save again.

- **Savings** : We have 5,500 savings members now, and have banked 32 million Ugandan Shillings (US\$ 18,750).
- **Partnership with government** : We are in a very good relationship with the government. They don't give us any resources or services yet, but we have good relations and support from them.
- **Land** : We have acquired two house plots in Kampala, and (Gita?) has a block of land slated for low-cost housing.

Country report from the ZIMBABWE Homeless People's Federation :

(Song: "We have to thank the name of our women, and we have to thank the name of the federation") My name is Sheela Magara. Our federation in Zimbabwe started in 1997.

- **Daily Savings** : We are doing daily savings mostly - daily collecting - that means collecting money and collecting people and problems in the community (also some weekly saving, but no monthly saving). We have 304 savings schemes in Zimbabwe, with 45,000 members working together. We save for housing, for welfare, for materials, for a better future, for infrastructure, for many purposes and issues.
- **Gungano Fund** : the federation's national urban poor fund. All the savings schemes also save a certain amount for the national urban poor fund.
- **Big evictions** : But the number of our members is now decreasing, because of what has happened since 2005, when the government carried out a big eviction drive, called Operation Murambiatsvina ("Drive out the filth"). Currently, the whole national federation is doing an enumeration, to find out how many we are left with after these terrible evictions and displacements under Murambiatsvina.

- **Partnership with government** : Our federation is working with 32 municipal authorities in 9 provinces (out of a total of 10 provinces in Zimbabwe). After the big government eviction drive in 2005, our membership decreased a lot, but we didn't stop our dialogue with the government. It has been very tough for the past seven years, it has been very tough in Zimbabwe! The government wouldn't give into anything, they wouldn't open their doors to us, they wouldn't understand anything about the urban poor.
- **Breakthrough with World Urban Forum in Vancouver, Canada, in June 2006**. Until we met with our own Housing Minister at the World Urban Forum in Vancouver, and had a negotiation with him that would not have been possible in Zimbabwe, with facilitating help from our SDI friends. That's when the Minister agreed to give 5,000 house plots to the federation and made a declaration to this effect and signed an MOU right there in June of 2006. That meeting was witnessed by federation leaders from other African countries and by the Housing Minister of Namibia and Malawi! So we had a lot of support for Zimbabwe at that meeting! So I think we can now report that the relationship is working, and we have already got almost 500 plots from that declaration of 5,000 plots. Our government has no money, so they can only offer us land, and the federation is now identifying empty land with all these different local authorities, suitable for housing.
- **Land and houses** : We have negotiated for and been given by the government 4,000 land plots, and are building 1,400 houses (600 are already completed).

Country report from the TANZANIA Homeless People's Federation :

(Singing!) We are having savings schemes and we give loans to our members. So far, we are working in three regions: Dar Es Salam, Arusha and Odoma (?). In Tanzania, we have not managed to get land or build houses yet. And we have people in Dar Es Salam who are being evicted to make way for urban development projects. So we have applied for 500 plots for these evicted tenants, because the government is compensating only the owners of the evicted structures. But most of the people in this settlement are renters, and the problem is that our government housing policy does not recognize tenancy rights, only structure ownership rights. We are also working on water supply and garbage collection.

What's happening with the ASIAN GROUPS?

Brief presentations by the Asian savings groups :

Celine D'Cruz : Many of the Asian savings groups are quite old - many are twenty or twenty five years old. Some of them save in small groups, some save at the community level, some save at the city level. So we have different examples of savings groups throughout Asia. We have savings groups that have started like banks and micro credit institutions and we have savings groups that have started because eviction and housing. We have savings groups that have started as micro credit organizations but have moved to building federations. So we have all kinds of different savings groups with different interests, who have over time evolved into different things, depending on their city and national contexts. So I would invite all the Asian countries that are here - one representative each please come to the front. We're going to do it a little differently than the Africans.

1. LAO PDR : 201 village savings groups ("*ton ngun*" in the Lao language) are now active in 12 districts, in 5 provinces around Lao PDR, with 28,000 members, and savings of US\$ 1.7 million (*all of this money in circulation in loans, nothing stays idle in the bank!*).

2. MONGOLIA : (Enhe speaks) Mongolia is located between Russia and China. We have 2.7 million people, of which about 70% live in ger areas [informal settlements on the outskirts of towns and cities, where people usually first erect big round tents made of canvas and wooden poles and lined with woolen felt. These tents are the traditional dwelling of Mongolia's nomadic herds people and are called "*gers*"] without basic amenities like water and sewage. Temperatures are very cold in winter, so how important it is to have very good housing! We have started our savings in August 2005 with ACHR support. Two years later, we have now over 100 savings groups in 14 cities. And the total savings is about US\$ 15,000. Compared to the other groups, this is quite a small number, but it means a lot for us, because people start to understand each other and the local government structures are starting to recognize those people who never had access to the government. People have become very proud that they have enough to save and enough power to change their lives. That was the general picture in Mongolia.

3. INDIA : My name is Banoo, from Bombay. I live on the sidewalks, and the first savings groups in Bombay started with the pavement dwellers. We started off with 536 families, and we've saved over 25 years. We just got land from the government last year, we were able to construct our houses. And as you know, it's not easy for pavement dwellers to construct their own houses in Bombay. Over time, while we were waiting for land, our group spread Mahila Milan and spread the savings idea - not only around Bombay but in 70 other cities around India, and in countries all over Asia and Africa.

4. PHILIPPINES : My name is Brisa, from the Homeless People's Federation. In the Philippines we have 70,149 individual members. Our savings started in 1991. We also have different kinds of savings, like daily saving, saving for housing, savings for loans. And our urban poor development fund savings is 1,533,000 Pesos (about US\$ 35,000). Our community savings for loans is 159 million Pesos. We have 22 cities and municipalities in the federation. We have acquired land in 12 projects, and built 563 houses. We also have our own welfare program, for elderly persons, for children with disabilities and for scavengers children. Our relationship with the government is not so good. At the national level, we have the Housing and Urban Development Coordinating Council (HUDCC) - this is headed by our vice president. And the National Housing Authority, for Northrail project, in terms of community organizing and social enumeration. For the local government unit, only in Iloilo City we have strong relationship for our community upgrading and our CLIFF project.

5. NEPAL : My name is Kumari Singh Khadka. I'm from Kathmandu Nepal. I have been involved in savings for a very long time. Savings has given me an opportunity to come to places like Thailand, and also to meet all of you from different countries. *Let's drink very little, let's laugh a lot, and let's save a lot more than that!* (She pulls a folded-up paper with the savings figures out of her bosom, where she's kept it! Much laughter!) We have 7,000 savings members, with total savings of about 40 million Rupees (US\$ 600,000), and 102 million Rupees given in loans (US\$ 1.5 million).

6. PAKISTAN : (*break in tape*)

7. SRI LANKA (Women's Bank) : My name is Rupa. We started in 1989, and are now working around the country in 21 districts, with 60,000 members and savings of about US\$ 6.7 million. Besides saving for small livelihood and family need loans, we have a housing development fund and a welfare program.

8. SRI LANKA (Women's Development Bank Federation) : Started in 1997, now has 50,000 members and total saving of US\$ 9 million.

9. **CAMBODIA** : The community savings movement started in Phnom Penh in 1994, and has now spread to 14 provincial cities around the country, with a total of about 12,000 members in Phnom Penh, and 3,500 members in the other provincial towns and cities, and a total saving of about 953 million Riels (US\$ 238,300). With support from the Urban Poor Development Fund (UPDF), which was set up in 1998, these community savings groups have so far built 2,798 houses and upgraded 158 poor communities in 12 cities, benefiting 19,208 households.

10. **INDONESIA** : The savings process within the Indonesian UPLINK Network (Urban Poor Linkage) is still young, but is now active in 10 Indonesian cities, with about 5,000 members and total saving of about US\$ 20,000. We haven't started giving loans yet, only saving.

11. **VIETNAM** : The community savings process is now active in 8 Vietnamese cities, with about 30,000 members, and total savings of about US\$ 1 million. Each of the eight cities also manages their own Community Development Fund, which provides a little external capital loans to the savings groups, to increase their lending capacity. The savings process is about to expand into more cities, through a new partnership with the *Association of Cities of Vietnam (ACVN)*.

12. **FIJI ISLANDS** : The savings process in the Fiji Islands, in the South Pacific, started just a year ago, but already has 30,000 members, most living in informal settlements in the capital city of Suva. They have about US\$ 5,600 in collective savings so far, but have not yet begun giving loans.

Hearing from some of the **NEWER** Asian savings groups :

Somsook : Jockin was pointing out that in these kinds of meetings, it is often the stronger groups with a lot of experience which have the most chance to speak in the discussions. And they keep on telling how big their membership is, how big their savings are, how many great things they have been able to accomplish! And the new, young countries, where the process is not so strong yet, can sometimes get a little discouraged or confused by all this, and aren't sure how they can explain very well about their younger process. So this is why we decided to allow a few of the groups who are new to this world of community savings, to explain a little more.

FIJI ISLANDS :

(Father Kevin Barr speaks, while the community participants act out a little skit on stage) We didn't begin with savings. In Fiji we live in a male-dominated society. We also live in a society where there is strong Fijian ethno-nationalism wanting to exclude Indo-Fijians from the life of the country. And above all, we have a culture of silence, whereby everybody listens to the decisions of the chiefs, the government and the church, and they are afraid to speak out. People lack initiative and responsibility. They are silent, and they rely on others to make decisions for them. So the chiefs, the government and the church tell people, Keep quiet!

- **In our work with communities, we did not begin with savings.** Rather, we tried to address the problems of the small, poor communities through social analysis workshops. The people analyzed their own problems, set their own priorities and decided what they should do. They became empowered. That great word empowered. They decided that our society needs to be inclusive of Fijians and Indo-Fijians and people of other races, that we live in a multi-cultural country where we need to accept everybody. We needed also to get government to work with us, and not against us, so that we the people would participate in decision-making.
- **The priorities that people in poor communities set were to acquire secure land tenure, to improve the quality of their housing and to provide for the education of their children.**
- **In order to achieve these three main goals, they said "We must save".** The decision came from them, not from us. It was their decision to save, in order to achieve their priorities. And we, as an NGO, are hoping to build with the Citizens Forum, a society that is just, compassionate and inclusive.

PAKISTAN :

We come from different organizations, but most of us are linked to the Orangi Pilot Project (OPP). The OPP is working with grassroots communities and has different programs in housing, sanitation, water supply, education, micro-credit, health, forestry, and capacity building of small NGOs and CBOs. OPP began working to strengthen the poor community people in Karachi, but the work has now spread to the whole of Pakistan. The main concept is that it is mostly community people who do the training and who set the systems for resolving their own community problems, not outsiders.

- **Housing and sanitation program** : Providing training to poor communities and guidance on the site of construction, making maps, proposing the work, helping with engineering of drains, estimating, etc. The replication of the OPP community-managed sanitation and sewerage project in other areas and other cities in other provinces is done by teams from poor communities in Karachi.
- **Education program** : We give grants (or interest free loans?) of 15,000 each to residents in informal settlements to start small schools or to upgrade existing tuition schools and upgrade the quality of their teaching through teacher-training programs.
- **Health program** : Another big OPP program provides training in health issues, especially health of women and children.
- **Community professionals program** : OPP also provides training to young people from the settlements to learn to become technical assistants in the housing and sanitation projects, so they can survey, prepare engineering plans, housing designs, etc.

MONGOLIA :

(Enhe) Mongolia is located between China and Russia. The area is about 1.5 million square kilometers, but we have a population of less than 3 million people! The work we do takes place in two different areas : Housing in formal areas of the city, and housing in the informal ger areas in the outskirts of the city. About 70% of the people in our cities live in informal ger areas, where conditions are very bad, with no infrastructure at all and very poor quality housing. We are the people who are trying to bring about change in these areas.

- **The ger is our traditional nomadic shelter, which is used for all the time - for winter or summer as well.** In a ger, everything is inside the one big round room: kitchen, living room, bathroom, bedroom and everything.
- **We have developed a small community development fund in Mongolia. And so far, we have more than 100 savings groups in 14 cities,** and people are just starting to know how to save, how to spend and how to share information with each other.
- **This community savings process is very important for our country,** because we were under the socialist regime, which was a very top-down system, for 70 years. So since the 1990s we started to work on how to build an independence in our communities. This is the approach which we are learning today, which is very important for people in the ger areas.
- **In 14 cities we have the savings groups, with a total combined saving of about US\$ 60,000.** And people are starting to learn how to manage the money together, and besides are starting to get group loans. Most of the people in the ger areas never had access to any formal housing finance or to loans of any sort, so they are starting to get some small loans from the savings groups this way.
- **We started only two years ago, so we are a two-year old baby:** But even though we are only two years old, we can sing. So we are going to sing you a famous Mongolian song about riding the horse (horses are very important in Mongolia!).

LAO PDR :

Thank you for inviting us to come here. This is a great honor for us to come here to this forum - a first time for us. We have a savings program which started with poor women in our villages. Starting the savings groups was our idea, but once the government knew about our program, they came in and have given us support, through the national Lao Women's Union. We are also supported very strongly by the Thai Community Savings networks, and by CODI. This kind of a forum, with savers from so many different countries, gives us a lot of knowledge and ideas to bring back to our country and to develop our country. Because we may all feel a little sleepy after lunch, we are going to help liven you up with a song, and dance a little bit. *(song and dance about women's saving)*

Dinner with the community at KLONG BANG BUA

November 10, Evening : Dinner in the Bang Bua Canal-side Community Network :

Bang Bua is a network of 13 informal settlements along one canal in Northern Bangkok, which have formed a cooperative and is in the process of upgrading their settlements under the Baan Mankong program.

Sub-group discussions on 6 BIG THEMES :

DAY 2 - Nov 11, 2007 MORNING

In today's session (also held at the CODI office), the meeting divides up into smaller groups, for more focused discussion on six of the themes and development processes which have emerged in recent years from the savings and credit movement around the world. Here is Somsook's summary of the six group themes :

Six group discussion topics :

Group 1: SAVINGS. Why it is important and how it has changed the poor people's movements in Asia and Africa?

Group 2: LAND and LAND TENURE. How to get it, then how to keep it.

Group 3: NETWORKING and PARTNERSHIPS. Poor communities cannot work in isolation to solve their problems - many of which are large, structural problems they cannot alone control.

- **Internal networking :** Need to create strong horizontal systems of support within different areas, around different common issues and problems faced by poor communities. Networks at local, national and international level.
- **Networks with friends and allies :** Need for poor community organizations to link with friends and allies, like NGOs, rights groups, journalists, architects, professionals, civil society organizations.
- **Networks with government agencies :** How to involve government structures in networks at these different levels? How to work with city authorities.

Group 4: FUNDS and DEVELOPMENT FINANCE. These new community funds act as a "finance ministry" for poor people! Why? Because the funds which people save within their communities may be too small to go very far with their development initiatives, so how can these community funds allow community people a new freedom to expand their activities in livelihood, housing, upgrading, sanitation, etc.? How do these community development funds function, in order to allow as much freedom and new possibilities, without too much restricting the creativity in poor communities, or restricting their support to only a few communities or a few fixed objectives, but allow community people to do whatever they want to do and whatever they feel is important? What are the different levels of funds? International, national, city-based?

Group 5: HOUSING and SLUM UPGRADING. The biggest investment for the poor is their housing. How to build a strong housing process, and how to share knowledge and build on one country's successes (like our example at the canal-side community where we will have dinner, at Bang Bua). We don't want minimal standardized housing! We want housing projects that are rich in ideas, rich in involvement of people, rich in their capacity to accommodate the needs of real people's lives, rich in the culture of community, even though the rooms might be small, and the lanes might be narrow! In middle class housing colonies, where everyone may be more affluent, but they live in isolation and alone, separated from their neighbors. By contrast, our housing in poor communities may not have the same physical standard, but we have the richness of community still alive. How can our housing projects maintain and build on this spirit? (Jockin: also, the idea that our savings can act as bank guarantee for housing loans)

Group 6: BEYOND HOUSING. Once housing projects are finished and the big objective has been achieved, the big struggle is over, what then? Often times, that's when the community organization goes into a steep decline, now that there is no longer this big common struggle to unite people. After housing projects are finished, people close their doors and don't talk to each other any more: they've got what they need now! But when poor community people link together, we've got to think not only about housing, but about so many other needs, which are part of poverty: welfare, income, education, health, etc. What are the forms of helping each other? The way we work together as poor communities should not be one-dimensional, focused only on housing! Even housing and community improvement should have many dimensions, which

touch all aspects of our lives and answer all our various needs - not only the physical thing of houses. There is a big danger if we concentrate all our energy on only this one single issue!

- **Jockin** : 90% of people to get houses stop saving and leave the federation! How can we sustain the process that way? In Nepal, the minute people get their *lal purja* (individual land title), they say Bye Bye to the savings group! In South Africa, as soon as people get their loans and housing subsidies, they say Taa-taa to the federation! Why? Because now people have a special room to dance inside of, all by themselves! Still, these are issues we have to look at and answer. One idea is collective loans and collective ownership - all as a community.

Group 1 on SAVINGS :

(These are Tom's detailed notes from the sub-group discussion)

What are the weaknesses and strengths of savings? What are some examples of where the savings schemes have been successful and where they have not been so successful, not growing? And how can we make the savings process stronger?

1. What are the **STRENGTHS** in our savings schemes?

(Thailand) The strength of the savings group is that everybody can participate, and everybody can be involved, especially when we are preparing to start a new housing project. Before, we didn't know anything about accounting, but we've learned a lot through the group savings process and through the housing process. Once we can get organized and set up the Baan Mankong project, the first step is to start to save in the community. So we have learned that even if we don't have any knowledge, we can still do something. So we build up the community with our own hands. And we know how to save, we know about the welfare system, and we know about how to solve problems of debt.

(Thailand) The accounting systems we develop through the rituals of saving is the most important aspect for the poor. We fight very hard in order to be successful with our management of money - of our household money, and our community money. Before we learned how to do the accounting system, we did not know about saving. But now we know which portion of our income we can spend, and which portion to save. All this has to do with how we manage our money and how we make our accounting system. So the accounting system is a way to help us understand how to save, how to live within our means.

(Thailand) We can use our group savings to deal with people's problems of informal debt : We have to pay very high interest (about 20% per month!) when we borrow from informal money lenders. In this way, when people borrow a small amount, it can quickly turn into a very large debt. Once we have a proper accounting system in our savings group, we can try to eliminate these informal debts with our members, by paying them back with our savings and with loans from the group, little by little. In Nakhon Nayok province, we are the first province where the community network has been able to solve the problem of informal debt - nearly 9 million Baht of informal debt has been repaid and the debts eliminated!

(Thailand) The saving process helps us learn to manage money well, and that includes learning to live within our means and to make do with more modest things: In our community, we decided that we did not need to go deeply into debt by building big houses: we need only small houses, and everybody has different budgets.

(South Africa) : The strength of our saving is that we save DAILY. I support daily saving, because with daily saving, we are collecting money, collecting information about all our members (like who is sick and needs help, or who is elderly and isolated, or who has nothing to eat, so we can help them immediately) and also we meet frequently, because every evening you go to each house to collect the money. We also sometimes have old people staying home alone in the settlements, and when we visit them every day for saving, we will always meet with them and see how they're doing. For we are slum dwellers who earn little, we are not able to save weekly, because our money is small and we have many problems. So we save daily - even if it is only five shillings. And that is making our savings strong. Weekly and monthly saving will bring weakness to our savings.

(Uganda) : What makes our savings strong? To have trust amongst each other, and to practice transparency in how our collective money is managed.

(Lao PDR, Luang Prabang) : In my community we have both daily and monthly saving, according to the jobs and earning patterns of the members. We live near the market, so we have organized a handicraft-making group to increase our incomes. The strength of the savings group is that we have built up our unity. In our group, if I am the treasurer, I will give a report on the financial figures in the meeting - so the members will all know how much we have saved, how much we have

given in loans, how much has been paid back, etc. That is our transparency, and everybody will trust me if my report is correct.

(Indonesia) : One strength is that the savings group increases the critical thinking of the members, and gives them a way to organize themselves well. The members can solve their own problems, such as education or health problems. Members can also do advocacy activities together.

(Lao PDR) : One strength of the savings group system is that in Lao PDR, there is a government policy that if you want to borrow money to build a house, first you have to get a group of 200 households to be members of your group, and only having the group system will make you eligible to apply for the assistance from the government.

(Thailand - Chantaburi) : The savings process has many strengths :

- The savings group can make for more equality between men and women, because women can be the ones who manage the savings group. Women can do it, instead of letting the men be the chairmen of the group.
- The groups will arrange for the day to meet once a month, and on that day, everyone can come to save and to see each other, listen to the problems, so that's a very good system for communication and for mutual understanding and mutual helping.
- The savings process can also build up a lot of capable persons and build up a better way of life. The saving group creates a community of caring for each other - they know each other's problems and try to help each other out.
- We set up networks of savings groups within the sub-district, within the districts and within the whole city, so this is a way of bringing all the poor in the city together.
- The strength is that the group feels very proud of their collective achievement. Family budgeting :
- The accountability within the savings group is not only between members, but each family should also have an accounting system and a system for keeping within a budget to manage their resources for everyone's good - inside the household. The community savings system can help members/ families do this.

2. What are the **WEAKNESSES** in our savings schemes?

(Thailand) The main weakness in the savings process is dealing with repayment and with debt. Each community sets its own system of saving, and we find that we always have a lot of problems in places where communities save monthly. In places where communities save weekly or daily, the problems are much, much less - these are the best systems. Why? Because if we save every day, we make our accounts daily, and it's not so painful to repay our loans, little by little. Plus, we have to learn how to save and how to spend, in order to achieve our goal: to have a house of our own.

(Tanzania) : Something that makes the savings scheme weak is when the treasurers are not giving the financial reports to the members. So it means that in the meetings, you should always give the financial reports of how much we have saved and how much we have taken to the bank.

(Kenya) : When you save weekly or monthly, there is weakness in the scheme, and all the members meet only once a month or so. But when we save daily, it is stronger: with daily savings, the collector visits every house every day to collect the savings and gets information daily, plus we meet all together once a week.

(Zambia) : Record keeping is also very, very important, and if it is not done correctly, there can be a lot of problems in the savings scheme. If the report also tells what happened and what was discussed in every meeting, it is important that absent members should be able to know about that from reading the report.

(Uganda) : The weakness in our daily savings groups in Uganda is politics. We are under a party system which divides people in communities up into different party factions. When you are under one party, someone from another party will hassle you, and this makes trouble in the savings groups, which bring together people from different parties. That is the weakness that we are trying to overcome in Uganda.

(Indonesia) : The weakness is that regular meetings are hard to hold, because the members (mostly women) are busy with their houses and family duties. In Indonesia we follow a system where one collector collects the savings deposits from all the members, and it's hard to find a good collector willing to take the time and trouble. In one group, there may be 50 members, while other groups might have only 5 members, so the groups are not balanced.

(Thailand - Chantaburi) : One weakness of our savings process is that our collective saving is not enough money for all the projects we have in mind - projects like housing and income generation and infrastructure. So we have to build up our savings gradually. People lack discipline in the savings process, it is very difficult to build up discipline in people's minds.

(Rose - South Africa) : Two problems :

- **If we don't give loans, it weakens the savings scheme.** We have to save and we have to give loans. Sometimes when people see that there is a problem with one member, they start to withdraw from giving loans, and that makes weakness.
- **And in many of the savings schemes, people are not allowed to withdraw** their money once they have put it into the collective savings. If people are just giving in money and you don't allow them to withdraw their money, they will end up saying there is no use for me to put in the money, because I don't get my money that I have saved!

(Thailand) : Weakness: power centered too much around one person in the group : The Thai group asks, why aren't withdrawals allowed? Rose: In some of the savings schemes, when we put in our money, the treasurers can withhold the money and don't allow you to withdraw. The Thais answer that sometimes they have a similar problem in the Thai savings groups, where they concentrate too much power and influence in the chairperson of the group, so they can make a decision and the others cannot refuse. So when the power of decision and action is too much concentrated in one person in the group, it is a weakness.

(Thailand) : Only money cannot solve all the problems people face in poor communities. It remains with the thinking of the people in the group. The money is just one part of this larger process of thinking together and finding solutions together to the big problems we face.

3. What are the successes and weaknesses of the **LOAN SYSTEMS** in our savings schemes?

(South Africa, Rose) : Loan giving is a very important - an essential - part of our savings process. We see loans as a tool that can strengthen our saving schemes. It is important to give each other loans, not just save together. Without giving loans, there can be no strength, no growth, no future in our savings.

CASE STUDY : The Mahila Milan savings system :

(Banoo, Mahila Milan, India) : I am a Mahila Milan leader in my area in Bombay, a sidewalk-slum along the footpaths on Water Street. My work is to go door to door daily, to collect the savings deposits from the members in my area. The members in my area felt that they should have a proper leadership in the savings scheme, not just one single lady going to all the houses. People have different kinds of work in my area, and many can't save every day: some can save only weekly or monthly also. But most are domestic servants, vendors or rag-pickers, who save about 5 - 10 rupees per day.

- **Group leaders :** From our 105 Mahila Milan members in Water Street, we have five leaders who have divided the street into 5 groups, with one leader going to all the houses in her group, seeing what are the problems, how much are they saving, etc. This is what our savings passbooks are like (shows one). What to do when leaders are bad? The reason why we don't have this kind of trouble is because we have chosen five or six leaders from that area itself, so we don't have a chance of saying one person isn't good - there is no single leader. Everybody is a chairperson in that area, but certain leaders only take responsibility of going to certain houses every day just to collect money - they are not paid by SPARC or MM, they do it voluntarily.
- **Loans :** While saving daily, we also get loan applications, and all the 5 leaders sit in one place every afternoon and discuss about what the loan applications are for and how much can we give to that person. We five leaders take into consideration whether she really needs the loan or not, because there are many people who are cheaters or money-lenders who really don't need a loan, but they take a loan from Mahila Milan to lend to someone else at high interest. So we really check out every loan application, and we know these ladies, they are our neighbors for many years!
- **Loan repayment terms :** We also ask how the borrower will be able to pay back the loan, whether she has a daily or a weekly business, and then accordingly we work out a repayment schedule where she repays according to her earning pattern, for example, you have to pay a saving of ten rupees and a loan repayment of 50 Rupees every day. The loan duration is up to the person who takes the loan and her repayment capacity and her wishes, she has to tell how she can repay the loan - it's not only up to the Mahila Milan to say you only have to pay such an amount by such a time. The repayment and the savings both have to be there - people shouldn't stop saving when they are repaying their loans.

- **Loans and withdrawals** : Usually, if a person is repaying a loan, they aren't allowed to withdraw any money from their account. But if there is an emergency, the leaders can themselves decide whether to allow her to withdraw some of her savings. But she only pays interest on the loan.
- **Interest rates** : The interest is 2% per month, and this interest rate has been decided by ourselves (the money lenders, on the other hand, charge 10% - 15% per month!).
- **Loan guarantee system** : When people want to take a loan from the money lender, they have to give something as collateral, like earrings or gold, or the documents of their huts. And even after keeping the gold, the interest rate is still so high! But in Mahila Milan, we have no guarantee from outside - the guarantee is the leaders themselves within that area.
- **Big loans!** In my area, one woman with a small scrap trading business has taken about 130,000 Rupees in loans, over a 6-year period! And she's almost repaid all the loans, by giving 50 or 100 rupees back a day. And she also continues to save every day, she's not only making loan repayments. And even after taking the loan, this woman has withdrawn her savings, and she's allowed to do that because she is a daily saver.
- **Daily meetings also** : Any area members who have any problems or want to discuss any issues, we have a timing from 5:00 to 8:00 in the evening, where we sit in the office (the Byculla Area Resource Center), where all the people are invited to talk, and it is daily! The meetings are taking place daily.

4. How have our savings scheme helped us resolve **OTHER PROBLEMS** : stopping evictions, getting houses, getting land, etc.

(India, Banoo and Shivanjali, from Mahila Milan) : The savings has helped women to have the power to stop evictions and to start negotiations for land. Before we started Mahila Milan, we were all living together on the pavements (on the side of the street, not even a proper slum on some land!) but we didn't know each other much, we just found a little space on the street and started constructing our small shelters there, as best we could, with scraps of bamboo, plastic and tin sheets. But we had to face regular demolitions - every day there were demolitions! Most of the time ladies were not at home, they were all gone out working, many as domestic servants. And when they came, they used to find that oh, their houses were not there! All their cooking utensils and clothes and belongings were gone - nothing was kept for them. At that time we didn't have our Mahila Milan savings groups.

- **Mahila Milan means "Women coming together"** And we faced demolitions (evictions) regularly. At that time, a few of us started getting together, having meetings with a few ladies with our director Sheela Patel (of SPARC, the Mahila Milan's support NGO). At that time, she was working in our area on issues of health and education, with another organization. As we started coming together, Sheela Patel told us "We will help you to stop these evictions. We will help you to find land. We will help you to start with savings for housing. But we are not going to give you any money, we are just going to show you the guidelines." And that's why all these ladies started coming together - eventually from nine different street settlements - to deal with these demolitions, which none of the political parties were helping to stop (but at the time of elections, they were all coming to us!)
- **How we stopped one demolition** : In one pavement settlement area, a notice was given that the houses would all be demolished within 24 hours. The day of the demolitions, we went and got all the ladies from different areas, and told them that we should see that the police don't touch our houses. So they all came and stood in the street with us. The Municipality and the police came around and saw such a crowd, and they said, OK fine, we are not going to demolish today, and they just went back! The second day, they again came back, and again saw the same crowd standing there. Then they thought, now let's talk what to do, let's have a solution. By that time, a group of us ladies had gone to the Municipality offices, along with our federation group, and we had a conversation with the officers, saying that we are not going to stay here for a long time, if you give us some land, we will shift to that place.

(India, Shivanjali, from the Railway Communities Mahila Milan) : Savings has also helped us to start other things :

- **Saving for housing** : We also told people that they have to start saving, because as soon as we get land from the government, we have to construct new houses, we have to get new furniture and everything should be maintained very well. So this saving can be utilized at that time also. So people started saving more and more. I lived near the railway tracks, and after our houses were demolished there, I shifted to the transit camp with the help of saving. This is all connected with the savings, because we were in the groups. We told the government, we have this amount with us, and we are ready to move to new land you give us and construct our own houses. So that's how I came to live in a small flat in a permanent building. Within three years of starting savings, we got a house! (But for the first Mahila Milan in the footpath settlements, it wasn't so fast!)
- **Saving and sanitation** : We have also used our savings groups to organize projects to build community-managed toilets in slums all over Bombay, in partnership with the Municipality. When we go into different areas, we start by

having small meetings with the ladies there, and we start telling them that OK, first they have to start doing saving, just one or two rupees saving every day, which can help them to start so many good things in their own locality, so they can develop their area, starting with the saving. And I am one of the Mahila Milan members who has become a contractor now, constructing some of these community toilet blocks in slums.

- **Savings and community dispute resolution** : Besides constructing toilets and mobilizing people in different areas, Mahila Milan has also started a police panchayat (community conflict resolution and policing) program in many Bombay slums. The panchayat is a group of 11 community members (7 ladies and 5 gents) who all sit together and sort out problems within the area. If there are quarrels, usually people have to go to the police station, where there are bribings going on - the person who started the quarrel and the one who got quarreled with BOTH have to bribe the policeman and go home - nothing has been settled! But here, the police panchayat themselves, sit within the area, listen to the stories, and decide what decisions are to be taken between the two quarrelling people. It is just sorted out quietly, without bribery, without taking anybody anywhere. Just they have to sign an application that this thing won't happen again. And you find that now, people in these areas feel they shouldn't go to the police station at all - they contact these ladies first! We don't have any time limits - any time, any place, any person who needs a meeting, we are ready to go. And we are not being paid, we are all volunteers. (she shows the card which members of the Police Panchayat carry with them, which is signed by the Police Commissioner and Jockin and the local inspector.)

Savings is a tool which comes up with different initiatives

(South Africa - Rose) : And it is a tool that creates space for poor women to have partnership with the formal world. Because if the women in Bombay had not come together through their savings, the police would not have recognized poor women to be important in addressing the issues within the community. I think this case study of Mahila Milan is very important for us: they are not just looking at savings to collect money. The savings is a backbone for them, to identify different issues:

- they are giving loans
- they are offering savings in flexible ways according to people's earning patterns
- they are addressing issues of eviction
- they are making sure that when there are evictions there are alternatives: before they started saving, they were just evicted and thrown away, but because of savings, now they are no more evicted, but are relocated to better places.
- they are acquiring land
- They are not just being relocated by some agency, but they are already using their savings to negotiate for more resources to build their housing where they are moving
- And then they are using their savings to develop infrastructure. There is a big problem of toilets in India. With their strength, their government has agreed to give them contracts to build toilet blocks for different communities.
- If it was not because of the savings, they were not going to be able to have a partnership with the police

When there are no real issues driving the saving like this, the savings process becomes weak. The case of India is a good one for showing us the importance of exchange programs. You will find that in your community, you are just saving because you have joined SDI, and you think that it is only because of SDI that you are saving! But there are no issues that are driving you to make your savings strong. And that is why in many countries the saving is weak, because the issues are not there to address.

So we have to go back to our countries and think very strongly about exchange programs, and think of which countries are having good case studies where we can go and learn. So the learning process - learning to save, to spend and to share ideas - is very, very important.

(South Africa, Esther) : Using savings to create begin solving our problems right away, not waiting for anyone else to give us the answer. even if we need bigger funding than our savings can provide for housing and infrastructure, it is still possible to begin solving our problems right away.

- **Example : Using saving to start building our own houses, gradually** : As one example, in one of our savings groups, ten women came together and practiced a different form of saving. They put their money together through their small savings, and they were able to build the foundations of ten houses, for all the members. It means they are going to gradually build their own houses, together, using their own savings, without any help from anyone else. So that's the strength of savings, to create this kind of self reliance, to look to ourselves first for the solution to our problems.
- **Example : Using saving to get land.** In another community, the people don't have their own land, they are tenants of someone else. And they are now being encouraged through savings to save for acquiring land.

(South Africa, Rose) : In South Africa, through savings, we manage to influence government policy. Because sometimes the government's policy is too straight-forward, it doesn't meet the needs of the poor people themselves. But through savings, and through people's process of coming together and starting to question the policies of the government, we were able to persuade them (especially the Housing Department) to support us the way we are doing things, and not using their bureaucratic way of delivering housing for us. Through the savings, we went to the government and said we are doing this, what are you helping us with? So they offered us subsidies to help us build houses, and the savings groups were able to acquire housing subsidies directly.

(Cambodia) : Using savings to buy secure land, and to create partnership with the local government. I live in Phnom Penh in a small squatter settlement of 16 families, and we faced eviction. We started a savings group, with everyone saving just 300 or 500 Riels per day (US 7 - 10 cents!) every day, for buying land. After three years, our savings came to 3 million Riels (US\$ 750). Then our members wanted to buy a piece of land for our secure housing. This \$750 wasn't enough to buy any land, so we took a loan of 5 million Riels (\$1,250) from the Urban Poor Development Fund (UPDF), and found some land for our 16 families to buy.

At first the government didn't respect our small community, and we had a lot of work to get the government to know about our community and to respect our struggle to solve our land and housing problems by ourselves, and to sign the papers to make our purchase of new land official. Now, one year after moving to the new land, we still save every day, and we have paid back the whole loan from UPDF. Now we have also built new houses at our new land, also with our savings. Just like India, we save daily and repay the loans daily.

(Kenya) : Through daily savings, we have succeeded to enter the local government office and discuss and have an Memorandum of Understanding on land. Because when we are together, we can go anywhere we want. Through saving we have managed to come together, as slum dwellers, and we have managed :

- to build 62 houses in (Kambeboto?), Nairobi
- to build five houses in another settlement, and 17 houses in another
- to get 40 acres of land for the savings group at Toi Market
- to buy 80 acres of land in the Getto area.

So this daily saving is a major successful of everything. And coming together we talk with one voice. In Kenya, we have seen a great change through daily saving, because daily saving has opened more doors where we couldn't enter before.

Rose : I want us to make a very big comment: We in this group are the real savers! It is said that this is a savings workshop, no? In the savings group, it shows that this workshop was dominated by developers and contractors, because all of the rest of the participants want to go into the sub-groups to discuss land and housing and partnership! And then such a few people wanted to join the savings sub-group. So it means that we are the real strong savers in this room! They are running towards the big funding, they are forgetting to understand the importance of saving!

Group 4 on HOUSING FINANCE and FUNDS :

(These are Diana Mitlin's detailed notes from the sub-group discussion)

Question on finance :

- Community funds at national, city and community level
- How to link savings with other sources of finance to support people's development
- How to make sure community funds are flexible
- How can community funds support strong movements
- How can funds support strong and large scale people's movement
- How to get more money to support a people's process

The Muungano Development Funds in Kenya : (*Felix Ongono, focus on Kisumu in Kenya*) The movement of savings schemes in Kenya started in 1996 but came to Kisumu in 2002. Each and every savings member has a passbook and in the front, the shares that have been deposited in the Muungano Development Fund are recorded and in the back there are the savings. Members have control over savings and can withdraw their savings any time they are in need. Shares can only be withdrawn when members come to leave the MDF and the Federation. Members contribute whatever savings contribute as you can - weekly or daily. There are weekly meetings, where are the savings are collected from the collectors and banked in one central (or city?) MDF account. The intention is to create city based MDFs.

- **The Muungano Development Fund (MDF)** was created when members across Kenya realized that they could not do the daily savings or make loan repayments if they have no business. So the agreement was made to pool savings in the MDF. Savings schemes were collecting money and making loans but they could not manage their own accounts. The collections carried on but when a member borrowed they did not repay promptly, arguing that there was no need to pay as it was their own money. As the first set of borrowers did not repay, the process died.
- **In Kisumu, members have formed the MDF**, where they have both savings and shares. Each share is 50 shillings. Loans are linked to shares - after eight weeks members can apply for a loan which can be up to ten times the value of their share holding. Members can deposit savings at MDF level and there are no charges. If they have more than 1,000 KSh in savings they earn interest, which is earned by the funds being held in an investment account. MDFs are held in a fixed deposit account in a commercial bank. These investment decisions are made by the managers in Nairobi.
- **The MDFs in each city are managed by representatives from local savings networks.** The Akiba Mashinani Trust is the Fund at the national level.

Thailand (Savaria). At the community level, we have the savings groups. These savings groups have been established to solve the problems within the community. As we save money together we gather people. We use the community fund as a revolving fund and we give loans for income generation and welfare. Community save together on a regular basis: they decide if this is to be daily, weekly or monthly. Members receive loans from the savings group to address their needs. The savings groups earn income from the interest that they receive from the bank. For housing, members also save with the savings group and use this money as a special fund for the community.

- **In Thailand, we have the community fund at the national level (CODI)**, this has been established by government and it provides support for the community. For the savings group, there is one (housing) account; so while the savings schemes link with the city and link together at the network level (several savings schemes together) we don't put the money together. We keep money in each and every community.
- **Each community manages their own savings.** After saving for a while, the members come together to make a development plan. This plan may include savings targets such as one bath per member per day. From the government side, with their one village fund program, there is available support to the community. For the housing development plan there is a recognized need for the community to link through the network to all the settlements, contributing to a city development plan that addresses the needs of all. There are already many links at this city level.
- **Now the savings schemes think about having their own community Fund at the national level. Why?** Because CODI is a government fund, and it must always be associated with a degree of uncertainty. The communities wish to create their own fund at the national level. They know that at present there are the resources to do this. People have the fund but it is scattered across many communities. If we link these resources together, we can create a very big Fund. Then, in future, if CODI cannot support our work, we will have access to our own monies. This is not yet established but it is a clear plan.

Tanzania : My name is Juliet from Tanzania. We have two types of savings. The first is daily savings - and this is for every member. We don't have a specific required amount for daily savings, the contribution just depends on what a member has. We normally meet weekly to discuss various issues and collective problems; at these meetings we evaluate the success of our savings activities. We also initiate various income generating projects by linking with various members. The Daily

Savings Fund within each savings schemes is used to give loans to members. We give loans for things such as school fees and medical expenses. Each member has a Passbook to record savings and loans plus repayments.

- **We also have another savings which is savings in a development fund.** Members are expected to contribute 500 Tanzanian shillings per month (about 45 US cents). This money is not refundable. This Fund was begun so that savings schemes can begin to work towards addressing their many problems with roads, water and sanitation.
- **The Development Fund was launched with the aim of attracting other stakeholders and to leverage more money.** At present this Fund is managed centrally but we are thinking of opening regional accounts. All the members contribute through their local savings schemes and it is not hard to get contributions. Members accept that they should give something, this is an idea that is familiar in Tanzania where residents routinely build schools (for example).
- (Celine) This development fund is not just money - it is to make an investment and contribute to a process.

Celia: members are active in doing the savings. But this is savings for what? Often it is for housing. It is important to work and think a small group but to negotiate with the state requires the group to grow. Savings takes place at a community level but as groups start to grow and do other things, then you bring the communities together and then can begin to negotiate for big things, like land.

Fiji Islands : Our process has just started in November 2006. Fiji has two major cities and lots of small towns. Twenty five per cent of the population have incomes below poverty line, and a further 35 per cent of the population has income levels on or about the poverty line. The communities have been doing savings and development on their own for a long time - for example, helping families to finance education and welfare. This has been at the level of individual communities and it is difficult for them to manage like this. It was good for these savings schemes when they link to NGOs and realize that they are not alone in this problem. There was an interest in city saving. Before we started city saving, we drew up the constitution that all the saving groups have to follow. The Constitution says that saving is for three purpose: land security, better housing, education for children. These are the only three criteria why people save in Fiji.

- **Now we have been searching around for who to link with in order to grow.** We don't want to work with the World Bank and organizations like that. We want to link to Thailand - and we want our government to come and study the community development fund. There is too much interest in our country in following the banking system. We need a CODI system which is affordable to the people. We have already started to come up with a plan. And we are inviting Somsook and Maurice to come to Fiji in December 3-7th and talk to government office and train savings groups in the cities.

Nepal : We started in 1996 with a women's community forum. Each group has 15-20 people - and then 500 to 600 groups join together to form a cooperative at the city level. All these city cooperatives belong to a national network. This Network then links with external agencies.

- **We start with a minimum savings of 100 rupees (US \$ 1.50).** Saving is done during group meetings. Savings scheme members all hold shares and most have a minimum of between 5-20 shares. Each share costs 100 Rupees. Groups invest in income generation, land and housing, employment, health and education. Savings are so many: in addition to the compulsory saving, there are savings for housing and for festivals. Members have to be member for one year before they can apply for a loan.
- (Celine) In Nepal they locate savings in small groups which are brought together at the city level. Other groups save at the community (with their neighbors) - so they can build organizations that are able to fight evictions. In Nepal there is no pressure to come together at the settlement level so members are not necessarily close together. No one group has the best solution. There are different cities with different struggles and different choices. We need to understand why one group has taken the path that is has. What is the bigger picture?

Zimbabwe : My name is Sadsina from Zimbabwe. We are doing three kinds of savings: daily savings, specific savings (for such things as health and welfare), and savings which contributes to our national urban poor fund, the Gungano Fund. Gungano operates at the national level and savings contributions are very important.

- **Before explaining the Fund, I should say something about the context in Zimbabwe.** There is a political crisis - because of the politics, our fund has devaluated so much - this is due to inflation. The Federation was formed in 1997 and from that time we have had no support from our government. The Federation has been doing things themselves. We have been successful in securing support from outside the country. We the members are contributing towards our urban poor fund. We use those contributions to make investments. Now, due to the economic situation, we try to make commercial investments. We have a pay toilet (in the market in Mbare, central Harare) and we have a hardware shop.
- **Households in Zimbabwe have to purchase land and infrastructure** - that is where our external funding comes in; it helps us by making loans available.
- **Our daily savings is managed in our various savings schemes.** Daily savings: this is controlled by savings schemes who organize the loans and borrowing. Special savings - this is managed at the city level. Health issues are a big reason for a special savings - cities have an account just for this savings - we use this money for burials and

illness. People can also have special savings to pre-purchase building materials when they are waiting to build. Because of inflation, we cannot keep money in our country. We have to store money in the form of building materials. We stock things - we may resell to help purchase land.

- **To qualify for any kind of loan you have to show that you have saved.** The Gungano Fund gives loans for income generation, land, infrastructure, and housing. The Regional level decides on income generation loans; by the region I mean that cities and towns are grouped together. Applications for the bigger loans, for infrastructure and housing, go to the Gungano Committee at the national level after the savings scheme's application is approved by the regional level. The Gungano money then is sent directly to the savings groups.

India : My name is Abdul Shakoor. We have two types of savings: daily savings and housing savings. After Mahila Milan groups were saving for three or four years we received a big loan from the Ministry of Welfare. We got this money from the government because we had a track record in savings. Actually it was the Ministry of Women and Child Welfare and the money was for income generation. When this money was mixed with our own savings we were able to give lots of loans.

- **Housing savings works differently.** This money is put aside - the money is kept in individual named accounts (mostly) in a bank. Some groups just have group savings but mostly housing savings is kept in individual names. This money is only for when you have access to land and a house. This system works very well and the two savings complement each other. The groups felt very supported - encouraged to save for housing.
- **In India, housing is a state issue and each state has its own policies.** Many federations are able to benefit from state funds and policies. At present we have constructed 352 toilet blocks;; the money for this has come from the government.
- **Each city does have a city fund, but in India we don't call it a fund.** Cities pool their savings - these city "funds" are made up from savings.
- **In India, if you don't pay back your first loan, we give a second loan, then a third loan. Why do we do this?** People have many difficulties when experimenting with new businesses - and many are not able to succeed. For example, a hawkers has just started selling their goods and finds they are taken by the police. This is a genuine problem - it is the job of federation leaders is to understand this kind of problem. We can afford to give more loans as we have the backup of the RMK money (government welfare money). We do not have a repayment problem. In Mumbai, actually, people repay in advance. If people do not pay then we have embarrassing techniques; for example, we go to ask for repayments when there are guests and put social pressure on the borrowers. Local leaders decide on who should get a loan. It has never happened that a leader does not repay the money.
- (Representative from Fiji) This is a very good mentality - very good - it comes down to the level of understanding why and how people are suffering and what we can do to help. That is the way we should think.

Philippines (Celia) We have many kinds of savings. In Quezon City where I come from there these kind of savings: compulsory, voluntary, UPDF savings, and land and housing savings. Now all of this now comes under UPDF savings. So now there is only one type of savings - UPDF savings and this is made by every member. Our members are in community association and legal home-owners associations. Why this legal body? Because of the level of securing land and housing - all community organizations have to be legal and registered. There is no choice in this matter.

- **All UPDF members (all members) have to save 50 pesos a month.** This is non-withdrawable but it is loanable. Why do we have this rule? If you say that members can save and then withdraw how is it possible to purchase the land? The savings have to accumulate for development to be a possibility. This saving is managed at the level of the community and they open bank accounts for the savings.
- **Then there is voluntary saving.** This money is just "parked" with the Federation. At any time members can get this money but it doesn't earn interest. Compulsory savings does earn interest but members cannot withdraw it. If a community association has savings, then this money can be used by them to provide loans to purchase land and for site development. Site development may include housing construction, water and electricity. There may also be loans for livelihood.
- **What happens to this savings?** 30 per cent of savings is held at the community level. Now 70 per cent of savings is held in the UPDF; at present this is a national fund but the plan is that these funds will go down to the city.
- **In addition to savings, this national fund has external donors** - Misereor, SDI, CLIFF and Selavip. The money in the national fund is used as a revolving fund. Community fund can go to national fund if the city fund does not have enough. The National fund manages the loan if they are the one to provide the loan. The idea is that City level fund will borrow from national fund - but it does not happen this way at present.

Zambia (Chola) To understand our planned process you have to see that we plan for both a national fund (NSUBF - national swalisano urban poor fund) and a regional fund (RSUBF - regional swalisano urban poor funds). We have not been so active in giving loans yet; this is new to us. But we are now developing this process - we have just started building houses. In Zambia there are three types of savings.

- daily savings
- swalisano (group) savings

- social and health savings

The savings required from members for Swalisano is 8,000 kwacha each month (US\$ 2). This savings is specifically for housing and other capital projects. Savings schemes - who each have three treasurers - are responsible for banking all contributions.

- **The National fund links to all the regional ones.** National signatories are regional members. We want to have this system of a national fund that links to the regional funds. We have SDI and Misereor money in this national fund. We will use this fund to negotiate with the government and try to attract government support and perhaps contributions - that is the plan.
- **When the regional funds repay the national fund they have to add 10% interest on the capital repayment.** Income generation loans are given out to members at 10 per cent a year. Every member's contribution to Swalisano is non-refundable. Daily saving is refundable. Savings groups collect daily savings and give it out to members in small loans.
- **Savings for health and social activities are made on a weekly basis.** People meet once a week to collect contributions and give out loans. The requirement from members is 500 kwacha (50 c) each week. This money is to help one another; the kinds of problems that we address are when a member has failed to send child to school because of the need to pay school fees or cannot afford to buy medicine. If there is not enough money in the group we try the regional fund. This is a welfare fund to help members - the money does not need to be returned.

Group 6 on BEYOND HOUSING :

(These are Maurice Leonhardt's notes from the sub-group discussion)

Questions discussed in the sub-group :

- Once we get housing, what comes next?
- How to keep communities strong after the housing projects are finished?
- Poor people don't stop having needs just because they've got a house - What other kinds of needs do communities have, besides housing?
- How to use networks and federations to change the larger systems?
- How to build collective power within a community, in the long term? And how to strategize to do this from the beginning, not just to wait for housing to be finished?

After the houses are built, the sewers are working and the streets are paved, what kind of activities keep people working together, and how to ensure there is no break in activity once the goal of housing has been reached?

- Invest in skills development, not just houses
- Invest for income generation and in many different ways, such as small trading businesses, production businesses, masonry, services.
- Create a people's market to sell their goods
- Ensure there is no break in activity after a goal is secured, such as houses being built
- Bring in other issues to work on, such as environment, women.
- Start a "Happiness index" to encourage people to think about what more makes them happy
- Build bargaining power of poor people (especially women) with society and authorities on other issues, after housing.

Role of NGO: to help the poor understand the situation of poverty.

- **Housing is a tool to help people solve their own problems.** How? Housing is a big learning process, in which people learn how to manage funds, how to work together, how to negotiate, how to build, etc. Participation, management and knowledge are all struggles. By acting themselves, people learn and start to put forward their issues in the policy level.
- **(Sri Lanka)** : Working on issues of health (especially faced with expensive and market-driven health care in Sri Lanka) has led to many new initiatives within Woman's Bank to cooperate with humanitarian doctors with a vision, to use the force of the Women's Bank movement to build alternative hospitals for the poor.
- **(Mongolia)** : Through the savings mechanism, learning about local laws and rights can help ensure the interests of people are respected. In Mongolia, mining businesses threaten the lives of poor people, so savings groups can help community people to start getting informed and prepared to negotiate on these issues.
- **(Thailand)** : We need to improve housing to reduce the stigma of slums. Through community networks, people are able to resolve additional community needs (beyond housing) by looking into income generation and welfare. It's not only housing, but the network that is that is here to support people.

- **(Mongolia)** : We have to build strong communities through savings that lead to income generation and communities get to know a lot re their legal right to development.
- **(Pakistan)** : Natural disasters, environment, community building for housing rights. Have savings mechanism for credit and income generation. People's main concerns were around sewerage construction (100% community funded).
- **(Malawi)** : Need new skills, for income generation. Women should learn how to benefit also from economic side of construction. Also we can develop funeral associations and home based care giving businesses. Should be several goals in the community, each with teams to deal with that activity, with regular meetings. That way, all the community members end up being involved in many aspects, not just one central committee.
- **(Sri Lanka)** : Savings and credit co-ops can help a lot to sustain the momentum after a housing project is over. People have to unite to work on many issues, not only housing, but also health, training, education, social welfare. But all these issues can be dealt with through savings.
- **(Namibia)** : Communities can continue to be organized around savings. We should encourage local authorities to access land and infrastructure, collective water bills. After the houses are built, people only meet to repay, they forget that savings must continue after the house is finished, to pay for services, to invest in the future of their children. There is often a lack of co-operation and networking after the houses are finished.

REPORTS BACK from the sub-group discussions :

DAY 2 - Nov 11, 2007 AFTERNOON

GROUP 1 (Savings)

In our group, we identified issues that can strengthen the savings scheme, and issues that can weaken the savings scheme. We have listed them all here, so you can read them yourselves. And I think that if you can record this and go back to your country and your community with this information, you will know how to run your savings scheme. And all of these issues were identified and discussed by members of the savings groups, not by NGOs. We have also identified a few case studies to highlight, like the Mahila Milan's savings scheme in India, and to learn from in more detail... *(Detailed report above)*

- **Comment from Gregor : Speaking of capacity building**, I remember about 16 years ago, in 1991, there was a very important meeting in South Africa, in Broederstrom, where there was the first South African people's dialogue - a milestone in creating this whole process, the first meeting of people from NGOs and communities to talk about the problems of the country. Rose was one of the participants in that meeting, and when she was asked to come in front and to talk to the people, she was hiding under the table, and they had to force her, they had to carry her onto the stage to be able to speak! And now after 16 years, you know what "capacity building" means!
- **Comment from Celia (Philippines Homeless People's Federation)** : Before we as leaders demand others to save, we should first save ourselves. We can't go around telling others to save if we are not saving. We should all show the way by saving ourselves.

The role of the support NGO in the savings process :

- **How can the community savings groups or community organizations avoid becoming like an NGO? (Mongolia)** How do you stop that from happening? And how can a community organization over time have its own legal identity? Sometimes, a little tension between the community groups and their NGO support organization is healthy and good. (Rose: Yes, it's healthy and it's good, you're right!)
- **In a country like the Philippines, the NGO is very weak, and so the federation is very strong.** So I think they should answer this question. (Celine)
- **In the Philippines, our federation's support NGO is PACSI, run by Father Norberto.** PACSI is only to support what we are doing as a federation. We have to lead our programs and our activities and then tell the NGO what programs and activities we are doing and what support we need. That's our job! Father Norberto is not leading or deciding what we are going to do! We manage our savings process without any NGO support - all our accounts, record-keeping, surveying, loans and financial management is done by the federation. The NGO only gives us technical support, especially in training on various technical aspects of the savings process, like book-keeping and computer programs for financial management. (Celia)
- **In Nepal, many of our small savings groups have united and got ourselves registered as cooperatives.** So we have our own very formal identity, and this has allowed us to scale up our activities and our capacities and to provide larger loans to our member groups. Also, we have been able to take on more and more of the support tasks that the NGO used to do, like outreach to start and support new savings groups, and managing finances. So now the relationship with the NGO is only in terms of technical support.
- **Somsook :** Different countries have different kinds of processes. But in general, I think we can say that in a country like Mongolia, the NGO will be very important to help start the process, and allow the people the space, so they start organizing as a savings groups and learn from each other. This is a rather new process. But then if we see some other countries that have already developed for some time, they will find the way that the organization of people becomes a little more independent, and link together as a network. In these countries, the NGO still works with the communities, but becomes a supporter and allows more and more the people themselves their own decisions, their own plans, their own ways of doing. That way, the communities themselves can start negotiating for many things all by themselves, more and more. In Thailand, today the networks take care of everything. The CODI workers just support and the network runs the whole thing. If we understand this process properly, we can help it to evolve.

GROUP 2 (Land and land tenure)

(Presented by Kenya, Pakistan and Zimbabwe) We talked about how to secure the land and at the same time what type of ownership allows us to keep that land. We discussed cases where people have gotten secure land but then sold it and remain squatters.

- **Different types of land** : State and private land. We talked about **private land** might and how to find out who is the owner and to negotiate with that owner to get a price poor people can afford. It is possible more than you think! Then we talked about **Crown Property land** in Thailand, which is also a kind of government land. People in Thailand have been able to negotiate long-term leases to this land for their housing, at a cheap rental rate. Then we talked about **(Latent?) land**, which has not been serviced.
- **How to secure this land** : All the countries in our group agreed that if you want to get land, you have to be organized! If you are organized, that's only when you can talk about land. And before you talk you have to do your enumeration and your planning, so you have real figures: How many people want land, how big is the plot, and all that. First we organize ourselves, form a group, start savings, survey and map existing possible land (which they occupy or other lands), and begin to negotiate for the land with the strength of our group and our savings (with government or private land owner). Sometimes communities have succeeded in negotiating land leases of 25 years, 30 years or even 90 years.
- **Is there land available or not?** In some countries like Mongolia or Fiji, there is plenty of free land, but the issue is who has the rights to use that land. But in other countries, that is an issue. And people have only gotten land through negotiations. In order to do negotiations, we agreed that certain surveys must happen: the survey of households, the survey of available land. So that when communities and federations go to request the municipality to give you the land, you have to go with all the good information about the people who need land and the land you want.

Individual or collective land : In some places, communities are getting land under individual tenure (ownership or lease or user rights), but in many cases, poor people are eventually having to sell their rights and move back into squatter settlements. We all agreed that collective ownership of land is very important for poor communities. In many countries now, poor community organizations are opting for collective land tenure (collective land title or leasehold). How can people own land collectively? In many countries, they can register as housing cooperatives, and then these cooperatives become the legal owner (or tenant) of the land. For this, the self-management skills of the savings scheme are extremely important, to prepare for managing a collective asset like land.

- **Case of eviction and secure housing in Karachi** : In Karachi, many of the poor settlements are under threat of eviction now, mainly to make way for government mega-projects like the Lyari Expressway in Karachi and also by market forces. So people in the threatened settlements make an alliance between them, and fight against the eviction as a large force, using several tactics. They approach the media for support, as well as the opposition parties, organize public forums and strikes on the issue. After these actions, government agreed to negotiate, and many settlements are now in negotiations, and many have been able to reduce the amount of land being grabbed by the government for the mega-projects. Also the railway settlements are under threat. But after the media was active, government changed its policy to evict them: before they planned to evict all settlements within 300 feet of the tracks, but after the negotiations, they reduced it to 50 - 75 feet.
- **Waiting for the government to give us land or going ahead by ourselves?** We also talked about the how some countries wait for land from the government on long waiting lists (like in South Africa) before going ahead with any building, while others don't wait for the government, they just go and occupy empty land and start building their houses.
- **Working on land solutions in partnership with the municipal councils:** We also discussed how many federations are taking a path in between the waiting and the land invasion, by working to develop a good relationship with their local governments and finding land together, in partnership, as a federation.
- **Providing infrastructure on the land** : Most of us agreed that the best way to develop basic services on land for housing the poor is through a partnership between the government and communities. Communities can do many of the things cheaper and better than government. In Thailand, for example, communities which have secured land get a government subsidy (through CODI) to develop infrastructure (calculated at about US\$ 100 per household), which they design and implement themselves, often in partnership with their local government. In Kenya and Zimbabwe, we don't get any subsidies, so it is community federations who do most of the work of reducing the cost of laying basic infrastructure in the new land. In Pakistan, the community groups both pay for and build their own infrastructure lines in their lanes, and then negotiate with the government to connect those lane-drains to the city mains.

GROUP 3 (Networking and partnerships)

(South Africa, Zambia and Pakistan present) **On the issue of how to balance the power, we said that we have to mobilize more women**, to come and join the group and participate. Decisions should come up from the bottom, not down from the top : Leaders should come through commitment, and plans and decisions should come not from the top, but from the bottom, from the needs of the poorest.

All partnerships should push the priorities of poor people into the forefront. There should be equal partnership between poor people's community movements and with donors and various other stakeholders. We should be engaged with governments and local authorities making them to support community priorities. We should work with professionals and with institutes so that they assist us. Communities should forge alliances with the media and news sectors so that they will help us to publish our organizations.

- **Why we have no choice but to build partnership with our governments (Rose) :** Most of the people say no we are not going to interact with the government, we've got our savings! We are being killed by the issue of entitlement. The savings members end up being too dependent on their NGOs, and that is why most of the time, we can't achieve our goals. Because what the NGOs talk to the government, they talk professional language. And the government sometimes becomes threatened by the NGOs. So I think we have to be realistic - it's not just a matter of saving and taking care of our family's needs! It is a political battle between the poor and the government, and most of the people are really ignoring that part, and we are failing because we are ignoring that part. That is why we want now to partner with the government - not only partners with our friends the NGOs! That is why most of the federations are not growing. How are you going to influence the government if you have only 35 members in a savings scheme in a community of 3,000 households?
- **Professionals shouldn't dominate, the poor need to speak for themselves (Nelson).** We have to change the power relations that exist within the community, and even within the savings schemes. Within savings scheme or networks, there has to be a realization that poor people should be given a chance to talk what they want, not just professionals and NGOs like us to continue to speak for them, and dominating the process without giving people a chance to talk!
- **It is not enough to start a savings scheme alone (Nelson). Where is the strength in that?** If you are going to scale up your work, you have to think nationally, and now we also have to think globally. We need that solidarity, we need that large pool of ideas. A lot of rich people are very well connected, but most poor people are isolated, they're not connected at all. So this movement has to ensure that poor people in Africa and Asia are also connected, so that together, we can be more powerful than the rich!
- **The NGO - Community partnership is still very important! (Sameti)** I belong to a community in Fiji and we are working very well with the NGO to negotiate with the government. But hearing from Rose, belittling the NGO, I feel uncomfortable. I thought this was a forum where we listen and participate and learn together and discuss how to move forward.
- **I think the key issue is that NGOs and poor people are equals, but we should be clear about each others roles (Somsook).** So that we know how to interact and how to put our forces together in the most effective way. But since the problems of poverty in poor communities are problems of poor people themselves, and not middle-class professionals, poor people have to stand up. Poor people should not become only beneficiaries. People should go into their process of change: stand up, build their power, link together and know that you are part of the larger process that is going on. Then move together with your supporters on other layers. Something like that.
- **People's networking is a very important thing, and should be the key strategy to work (Mr. Prapaat, Thai community network leader from Bang Bua)** It is important that people from the ground and from the communities are rising up, selecting their own leaders - not the leaders accepted by the government and by the upper layers, but the leaders accepted by people on the ground. And we link together different communities in order to link with the other organizations like local authority. So that these other systems accept the people's process and the people's way is legitimized and stronger. But the main thing is that we have to find a way that people on the ground are very active, city by city they all come together and they are the ones who determine the movement and direct the change.
- **And the leaders have to find the way that people on the ground actually understand everything (Prapaat again).** It used to be in the past that when a community leader went off to demonstrate against some government policy or other, most of the people in the community never knew what was going on. So that kind of protest or that kind of leadership doesn't mean anything! We have to find the way that all the members in the community understand what is going on, and then they can be part of whatever movement that is happening.

GROUP 4 (Community funds and development finance)

(Zambia - Nelson) In Zambia, the communities are involved in everything. We have savings schemes where people are contributing on a daily basis. (more detail on Zambia's savings system in Diana's discussion notes above)

(India - Shakoor) Without savings, there is no community organization, no community fund! Because of the savings, we were able to come together as a community, and because we have the strength of the money, we are able to take loans. And now we are able to think of a fund. Since we started Mahila Milan in 1986, savings has become like the breath that we take every minute. We can't talk about anything - any activity at all - without thinking of savings. That has become our habit and our strength. And we have seen that when we put our money together and are able to attract outside money. And from morning to now, everybody in this room is only talking about doing savings in their own places - for me that is the biggest lesson. Because of savings, we can get land, we can get a house, we can get an education for our children. If we don't have savings we can't think of all these things. It's only because of the savings that we can think of a community fund and of a big fund.

(Philippines - Celia) In the Philippines, we inhale savings and exhale credit. I have learned from the groups, but I would like to share a few things about our savings program in the Philippines. We have many kinds of savings in our federation. We describe savings as though we inhale and exhale: inhale is savings, exhale is credit! And also, savings is a very important in everything we are doing there - it is a community based program. If a community has an issue of demolition or high-risk area, that has savings, we can negotiate about how to solve their problems.

Summary of the group's discussion on **COMMUNITY FUNDS** :

(Julie from Uganda): Our funds in Uganda are still at seed level, so it was very inspiring to hear the experiences from different countries. In our group, we saw that there are many differences in these funds, according to the national contexts.

- But in most of the cases, there are funds at the local level (in communities and in cities), then funds at the regional level, and then in many countries there is now a national fund. **They all started from the bottom!**
- **Not a finance "system" but a people's process** : One of the main lessons we all found behind these funds is that they are not so much a "system" as a process, it's really reflecting a people's process and responds to people's needs, at the local level, with as much flexibility as possible.
- **The first level: These funds all start with people coming together and saving**, saving to address different needs, saving to give small loans to help each other and start welfare programs to support each other in case of sickness, death, emergencies. (This is the level where we are now in Uganda)
- **The second level : Then when the people realize they have to address bigger issues that go beyond the capacity of their own small savings, like land and housing.** These are issues that you can't address alone, as savings groups. You have to network with the other savings groups in the city and pool all your savings together, in order to address these larger issues.
- **The third level : Then, when you see that it's working at city-level, you can join with other cities at national level**, and you become even stronger, you become stronger to negotiate with the government and your combined funds become large enough to attract more outside finance. You become stronger to negotiate for better policies and for bigger public funds.
- **I think this is really reflecting the SDI philosophy is people realizing by themselves that together, they are stronger.** Together, if they put all their savings together in these funds, they will be able to negotiate more effectively for what they need - for land, for housing, for political change. It will help them to leverage more funds from overseas donors or their own governments and their own national sources.
- **In India, for example**, we have a very interesting case of how they put all their savings together and use that bank balance to leverage additional finance from external donors, from banks and from the government.
- **When you have additional loan capital from outside, it allows the federation to distribute these funds among the different savings groups**, on a rotating basis, to help the savings groups expand their own lending potential and scale up their own initiatives.

(Comment from Rose) : Maybe we should try to understand better the difference between savings and funds.

When we talk of "savings", we talk of our daily contributions and of the money that helps us to address our daily needs locally, here where we are. And then sometimes, when we go out to negotiate for bigger development finance, as Julie has said, the formal world always asks us, "What do you have? If we are going to support you, how are you going to sustain what we are supporting you with?" For this reason, we are emphasizing to all of us that we should have a "fund" - which works as a kind of asset, or a tool, or a security for our organization.

- **When we contribute to this fund from our own savings and from our own pockets - even if a lot of the capital in the fund comes from outside - it means we all have ownership of that fund, it is ours**, it belongs to the entire federation. Then sometimes, when we find we have to do a development project in a certain community, we have to use that fund to finance that development, even if most of the people who have invested in that fund are still not ready to do their own housing or land projects. So we are using that security to help our own development.

- That's why we need to understand why the community fund and the federation fund are so important for us. It helps us to broker deals with the formal world. It helps us to attract the donors to give us more funding. It helps us to attract the government to support us, because we will be showing them that here is our guarantee, here is our security, here is our asset. So when we talk of the "fund", we are building the asset of the entire community organization.

(Comment from Rupa, Women's Bank in Sri Lanka) : Now we have 18 years of experience. We felt that having such funds is necessary after 16 years of time. I think our story will give some encouragement to the new groups here who have recently entered into the savings movement. In Sri Lanka, the poor members of the Women's Bank have accumulated US\$ 8 million in their saving.

- We have established two special funds: one for health and one for housing.
- These funds have money from external donors, but people also contribute to these funds - one dollar, per person (per year?). Of this people's contribution, we use 35% for the housing fund, 50% for health and 15% for education and training.
- We have also established a national fund, which integrates five organizations in Sri Lanka. Now we expect money for housing from that fund. (??) This fund will be very important in the future. ACHR has assisted us in this fund.

There are so many DIFFERENT MODELS of community funds (and different ways of managing and locating funds) emerging around the world.

(Somsook) How they work, how they are sustained, how they are managed, how decisions are made - these are all the details that each community fund has to work out, and there are many ways to do it, many possibilities we already have to look at and learn from.

- **The development process in Sri Lanka, for example, started purely from community funds** - both the Women's Bank (WB) and the Women's Development Bank Federation (WDBF). It all started from saving, and after saving for so many years, it has built into two national funds - purely from community people! And from these funds, they have invented several programs and development initiatives to respond to their needs - in health, education, livelihood, housing, sanitation, land, infrastructure and tsunami rehabilitation. But it all came from people's own savings and loans from people's own combined savings.
- **It is similar to what Khun Amporn, the Thai community leader, was saying yesterday, who was describing the very large fund his sub-district has developed over the years, purely from their own savings - no outside money at all!**
- **And then you have another kind of fund, where people start saving and then there are grants from external sources**, so that those groups can have a little more money to give more loans and larger loans for housing and other bigger needs of the people. And then this bigger money revolves. How it revolves and how it works - this report hasn't gone into much detail on that, but this is a big set of details of funds and how they work. **Many of the African funds work along these lines.**
- **Then you have the case of the Urban Poor Development Fund (UPDF) in Cambodia**, where people had their savings and had great needs because of evictions, but there was no pooled resource. So then some external sources granted some money to help resolve these eviction problems and finance the first community-driven housing projects in the country, and these resources became the seed funds for a revolving fund, the UPDF. Then the fund attracted more grants (from the Prime Minister, from the local market associations, from embassies and other local private sector sources, besides external donors) and gave more loans and the whole fund process grew, as the work of the communities in Phnom Penh grew.
- **Then you have the fund like the one in Lao PDR:** The funds in Lao started with savings groups in small rural villages that grouped themselves together into district-wide networks. Then, a very small grant from ACHR (just \$3,000 - \$5,000) to each district network helped to launch a revolving loan fund within that district. And this small fund helped pull the various savings groups in those districts to work together, as a fund. So by now, there are several of these district funds around the country, and the number is growing as the savings process grows, with good support from the government.
- **Here in Thailand, we have savings groups, we have funds, and then we have CODI to add more external capital into the programs** developed by different community organizations and networks.
- **The reason savings and credit is so exciting is because it creates a community fund at the most local, most immediate community level.** Suddenly that fund allows people a new freedom which they have never experienced before, within their own "community constituency." This collective resource gives people a certain power.
- **The fund has one special quality, which is that it allows people to deliver.** Pooling of these potentials to do the delivery. Once you do the delivery, another... Delivery: savings and loans give your friends resources to do income generation, housing, infrastructure, toilets, environmental improvements, welfare projects, etc. You can solve the insecurity of tenure and deliver a new thing. Usually, it is our "public institutions" that are supposed to deliver

development and do things, but here we replace "public" with "people." And "people" are doing what "public" was supposed to do. **This is the new delivery system, and it is the RIGHT system!**

I think that for each country's fund, we need to gather these details and these differences, and spend some time to bring all this together and draw out the common points and to develop a common understanding about what the possibilities are, what the different fund models are.

- We can't complete this discussion today, but it's clear this is a whole big, new university! This is the real new knowledge of this meeting!
- **Saving we all understand very well! This is very clear to us all now, but saving for what?** We need to pull the saving together into a fund system, and with this fund system we can link with the larger finance systems and governance systems and decision-making systems in our countries and in the larger world.

Comment from Jockin : What is important is that from local sources, we are able to set up city-wide urban poor development funds: in Cambodia, Thailand, Sri Lanka, South Africa, Malawi, Uganda. Everywhere our objective is that out of the saving, we are going to set up the city-wide fund, to attract other money. This is a huge issue, very difficult to understand. We need to grow, we need to keep talking about it and collecting more information and passing on more information on how to set up a fund and what kinds of systems - every country has a different kind of system.

- **New Global Urban Poor Fund :** And one of the important topics of this workshop is for us to try to see if a fund with money coming from different sources, managed by SDI and ACHR together, all over the world. We need to talk about this - what kind of fund is this? How is it going to give money to people? For what purposes? Who will take this kind of money? So this needs to be discussed.

GROUP 5 (Housing and slum upgrading)

(Esther from South Africa) In our group we discussed the issue of housing. We had a very serious problem to address, because housing is not child's play, it's a real issue. What impressed me most in the group is that we all understood each other and respected each other's stories.

- **We all agreed that everybody has to have a house, but you will never have a house if you don't have land.** You will never have a house if you don't have savings, or money to build that house.
- Although the savings that we put together is small - maybe too small for housing - we are not undermining that savings. Because somewhere we use this very small savings to help each other to buy small materials to prepare to build a house.
- **The first thing that we have to consider before building a house is that we should really understand the type of land where you are going to build your house.** You have to get your municipality to come explain the geographical aspects of that land. And you shouldn't just build a house, you first should know whether you have the right to build a house on that particular land, whether you have security of tenure there before you invest.
- **It is very important that as a savings group, when you are starting to build houses, you have to meet as regularly as possible, so that you can become one.** You have to come together to come up with ideas of what kind of houses you want to build, the kind of materials that you want to use, etc. So it is very important for the community to come together regularly to discuss all aspects of the housing project and preparation.
- **It is very important to put WOMEN at the center of our housing development. Why?** Because when we send women to go and negotiate with the materials suppliers, they have a very soft tongue, to convince them to give a better deal for the materials than men could get.
- **One standard house type :** It is also very important that as poor people, we have to dream about our houses that we want to have, then come together and draw sketches of the houses we want to have, and end up coming up with one standard house plan that will suit all of us. And after that, we have to go and search for a professional architect who will help us to translate our ideas into a formal plan. So that when we want to get our plans approved in the Municipality, it will be easy to get approval.

(Lajana from Nepal) To summarize, different countries had different strategies to successfully address land and housing and upgrading.

- **Everyone agreed that savings was the main binding activity** in all these housing and upgrading processes.
- **And it is very important for the community groups to link with their city and/or national government** to deal with all aspects of land, housing and upgrading: getting land, getting loans and funding support, getting policies changed, monitoring the housing process, etc.
- **When the communities try to get public land for their housing, the negotiations tend to be easier** than if they try to buy private land from traditional land owners.

- **To help communities with their settlement planning and house designing, there are various sources of good, sensitive technical help:** NGOs, architects, local universities, even local government engineering departments.
- **Women have more confidence and trustworthiness**, and that is why they have a better chance of securing loans for their housing.
- **Negotiation for secure tenure is possible!** We have very good examples from Thailand and Sri Lanka.
- **Flexibility in the people's housing process is very important**, so people can change designs at any point in the process, so it is the way they want it.
- **We also discussed the concepts of individual or collective land ownership in upgrading and housing.** Many countries supported the individual ownership of land, but only after everyone had repaid their land and housing loans completely - until then, it should be collective ownership. But initially especially, doing everything as a group, collectively, is extremely important: negotiating for land collectively, getting and repaying loans collectively, planning collectively, managing the new community collectively, etc.
- **But the Thai group was very strong in their intention to continue with collective land ownership or land tenure even after the loans are repaid.**

(Esther, South Africa) Two points :

- **First we must do our homework :** Before we go to the government making demands, or asking them to do things for us, we should show make ourselves self-reliant and show them practically what we are doing, and then ask the government so support what we are already doing.
- **The need for some subsidy :** I wish to all the other countries that don't have access to subsidies from their government, that maybe the plea from the poor communities can be heard by the government, and the government should decide to subsidize some of the community development - not all of it!

(Rose, South Africa) **We made a big mistake in South Africa early on.** We decided to save only for housing! But over the years, we have realized that savings is a tool to change our entire lives, not just for getting a house or for getting something for the organization.

Closing with a song about HIV from the South African group: "Oh my darling, I am giving you hand, I have given you my arm, I have given you my nice big breasts, why should you want the rest? But down there, you will never get it!" (This song was composed because of the HIV epidemic in South Africa)

GROUP 6 (Beyond housing)

(Nandasiri, Women's Bank in Sri Lanka) The process of the people has to be continued, beyond housing. And in the globalization context, all our resources are gradually drifting into the hands of multi-nationals. Health, education, training and all sorts of things are going into private profit. So the fate of the poor is getting more and more dangerous. I think the only way is for poor people to unite and face this situation.

- **Therefore I think that housing is not the only question.** We have to address ourselves to health, to education, to income generation - everything.
- **What is power? Power is production, distribution and markets.** Now all these three components are in the hands of multi-nationals. Therefore, the poor people have to take over all these things! Where is the market? 60,000 poor households is the Women's Bank market! Where do you sell your products? Where is your market? The market is us. So the poor have to be trained for production purposes, and they have to take over distribution sector and the selling sectors. Until then, we will be poor!

(Somsook) **Some of us sitting here have already got housing, many have not.** Many people are now in the process of how to get a secure house. The key issue is that after we already have our secure house, how we can find a way that our process continues, so that people in the community don't become split and don't become isolated and living on their own too much. How can we continue the development process after the housing problem is solved?

(Thailand - A woman from one of the upgraded communities in Bangkok) What we have found in Thailand is that once the housing development process is over, people stop working together and the community starts splitting. And some will want to sell their plots to outsider, which would mean that all our work means nothing!

- **We cannot stop after housing, it has to continue.** When you get your secure house at last, you are happy and you forget, you are not involved in other community processes any more. This is not right! People should continue to help each other.
- **And those of us who live in secure communities with good housing now should also be involved in helping other communities** to solve their problems of housing and land, in other places. So we should be helping them at the

same time we are continuing our own development and our own community organization. So we do two things - we cannot stop, it has to continue.

- **And there is so much more work that we still have to continue doing**, such as youth, income, community welfare and many other issues which still have to be developed and which the community still has to contribute to. We also have to continue our interaction with the city, because the city doesn't understand our plans or our ways of doing, so we have to continue interacting with them to make them understand, so we can be more active in the city process.

(Thailand : Paa Chaan, from Klong Lumnoon upgraded community in Bangkok) **Not just our housing, but our whole lives change.** When we have gone through a long housing struggle and we have got a good secure house, our life also changes. It's not only our housing condition that changes, our whole life also changes. And this is something very important, because we want to bring about change in the lives of the poor.

- By then, besides having a good house, we have a lot of experience, we have a lot more friends, and we have a new dignity as a new person. We have gone through something so important, and we cannot stop that.
- **Graduation with a high degree!** Before, when we urban poor were isolated and had lots and lots of problems. I myself have got a hot temper and spent a lot of time being so angry! Most of us have very little formal education, but after going through this long process with my community of getting a house - which was our own process with full participation - we feel like we have graduated with a high degree!
- **Continuing to give to others** : It is the graduation of poor people into another level, and in this new level, we would like to give something to others, we would like to share what we have learned and what we are so proud of. It is a new kind of dignity. This is something we can't stop, but have to continue doing, this sharing and giving to others.

(Rose) "I'm no more there, I'm having my own house now." Many countries here have already built houses, no? What I want to know, is which countries are still having members who are fully participating even after they get their houses? (India and Pakistan raise the hands). But in how many countries did people go into their new houses, close the door behind them and forget to come to the meetings, forget to save, forget their neighbors? I am telling you that we have this problem very seriously in Africa, where 90% of the housing projects we have done have this problem!

- **Exchange programs are vital to keep things going** : What I'm trying to say is all the activities of the federations, after building the house, the members are saying I'm no more there, I'm having my house. But we have groups from India and Nepal where that has not happened! That's where we have to learn. Because the main aim of the federation is for us to be more and more strong in our organization. Exchange programs are vital. No one of the groups emphasized exchange programs as a learning process amongst each other, in order to achieve every issue we are talking about! If we can take exchange programs again as a very important tool, to learn. Places like India are the best places to learn about sustainability in our organizations, about how to keep members inside the organization.
- **Excuse me Mr. SDI President - I would like to request you that we need more money for these exchange programs!** We need to go to places like Nepal and India, where they have figured out ways to keep their organizations alive after the housing is finished. And not just this issue, but all the issues we have been talking about, this learning needs exchange and exchange needs MONEY!

"People's Diplomacy"

DAY 3 - Nov 12, 2007, Morning. Visit to Thailand's Government House.

Visit to Government House, to have a dialogue with the Deputy Prime Minister and Minister of Social Development and Human Security, Mr. Paiboon Wattanasiritham, and other ministers.

(Please see other attached report for a full transcript of this meeting)

Lunch at the Navy Club, opposite the Grand Palace, in the heart of Bangkok, on the Chao Phraya River.

FINAL DISCUSSIONS :

DAY 3 - Nov 12, 2007, Afternoon. Final discussions back at the CODI office

Somsook : Don't have too many illusions about what is happening here! (After Lajana and Pakistani delegates give a glowing and complimentary report on all they have seen in Thailand) But don't have too much illusion, be careful. Because all the things you are seeing here in Thailand are not something permanent. At a certain point of time, like today when you visit, everything is very nice, and very good. But things can change very fast. In three months time, the government in Thailand will change. Next year I will no longer be the director here in CODI. The policy may go up and down, money may come or not come. Everything will continue to change.

- **But the one thing that is permanent is people.** The permanent thing is people, is saving, is the growing people's process that nobody can stop. And only if this process is permanent then the other things will also permanent. Long term policies have never been certain, anywhere! In Pakistan, for example, the president Ali Bhutto said all the poor people in the country can stay where they live now! What a great policy for the poor! But how soon after that did he get killed, and now there are a lot of evictions are going on. Things go up and down - sometimes very bad and other times very sweet!
- **This morning I was telling my Thai colleagues, it's just too damned sweet, to nice.** (Jockin: Too sweet to trust!) Real life may not be like that. But still, it's good when some positive space is created for poor people to do things, and that they can feel good and inspired, so that we can see that this kind of thing is possible! These sweet times show clearly that there is no limitation to our ability to solve these problems in such creative ways, when people just have the room to do it. We can go to any limit, we can be the government, we can own the policy!
- **There is no limit to change. That is the thing. But permanent or not permanent, that we never know! The only thing that we know is permanent is the people's process.** Nobody can stop the poor from coming together and doing their saving - who can stop that? As long as we can keep expanding our "empire", our power will be bigger, negotiation will be easier. And they will come to play our game. It's not we who go to serve the different big men in government who keep changing!

Discussion on the new GLOBAL URBAN POOR FUND :

DAY 3 - Nov 12, 2007, Afternoon

Somsook : Now we have a very challenging session. We have to find a way to discuss among ourselves how we can move forward, in each region - Asia and Africa - so that the community savings and community funds can work much stronger. How our funds can grow and link with other sources, so that we can develop solutions to whatever housing problems we are facing, or so we can use those funds as a leverage to negotiate. We are not going to go into too much detail on this, because yesterday we already did.

- **But with that kind of idea, today we will discuss how we will make this possible** by the coordination, by linking together, and by a little more external support and advice so that you can bring your government outside of your existing situation. What kind of new space can we create so the system in which our savings and funds are working can become stronger, and could come into a stage of really big change? That is the situation that we would like to see in all our countries.
- **And then we have to discuss what form of external support would be good to help what we are doing.** Is what we have today sufficient? In Africa, you have the SDI network. In Asia we have the ACHR and SDI networks. And it seems sometimes like ACHR or SDI are very busy and may not go to support what you are doing too much. This you can discuss - what is the meaning of sufficient external support? You want change, but you want more tools, more support, more links. What are they? And what would be the function of those kinds of external support to the work you are doing in your countries?
- **It's not only taking, we are also going to give to each other.** And also, how you can support other countries and other processes, from the strength that you have, and from the good things that you have been doing. What experience, what ideas, what breakthroughs and techniques do you have to offer other groups? It's not only taking, we also have to give to each other. This is a mutual process, a mutual delivery.
- **Jockin is now obsessed with the very important idea of building a Global Fund.** The concept of a global fund is so important. Because the world has a lot of problems because the system of funds is wrong. Funds from government tell you to do this and that. Funds from the private sector come to buy off everything in our cities. Funds from development agencies come and go, come and go, and try to own people.
- **We want a new kind of fund, that will allow people the freedom, the space, the creativity.** With a new form of fund, there will be a new form of change. With this very important idea, SDI started lobbying with some of the very big money sources - whoever is big, they go there! They said, the funds that you donate to the UN, isn't it better that you come directly to the people with this money? With this negotiation, it seems like some of the big funders start to believe in that and start to put the money together. Now SDI has put together some 10 or 15 million US dollars!
- **We have come to the point in the world where many big organizations have started to believe that the existing institutions in the government and international development agencies may not lead to the way to solve poverty.** Only poverty is increasing! So the world needs to look into some new possibilities. So they are starting to look into this SDI idea of a Global Urban Poor Development Fund as one possible alternative.
- **So the question is, how will this global fund link into what we are doing?** We have got so much headache and so much frustration with funds in the past. So many funds in our countries come with such a lot of hope, sweet words, nice ideas. But when it's actually implemented, it's nothing to do with the thing we are doing, or only a little bit if you agree to do just what they tell you to do. Enough of that!

What is the kind of support we want from this new global fund, so that we can use it to make BIG CHANGE?

We don't want small change! We don't want small projects: project A with 60 houses and then project B with 100 houses. This is the welfare approach. After such projects are finished, everybody sells their rights and moves out. We don't want that. We want change that scales up: one project to ten, ten projects to 100, 100 to 1,000 projects. So there is a need for a vision for how to do certain things in such a way as it grows into something big, so that your country will be changed. This is the concept and this is the idea.

- **We don't know whether this new global fund will accommodate this kind of change totally or not.** But because so far, they are not able to make the form of this new fund too clearly.
- **So this is the chance for the people's process to tell this global fund how to relate to what we are doing.** It may be this fund or it may be the next fund that comes along. This is not the only fund in the world - there will be more funds. If we concentrate on what is right, the fund to support that will come one day.

- **But the point is that we need a group discussion today to make it clearer:** how this new external resource will relate to the change process in our countries. And what are the conditions, what will be the way, and how are we going to coordinate that? How can we be sure that it is fair - fair for everybody, not so that it goes to just one group, and not so we don't know how the decisions are made. It needs to be fair enough. We don't mind if the fund goes more to our friends who have a greater need, but we need to know a little, and we need to agree a little about what that balancing mechanism is within the fund's management.
- **And how are we going to use this fund to help us work together to strengthen each other,** support each other, inspire each other and learn from each other more and more, along this front of change.
- So these will be the themes our discussions: one African group and one Asian group.

Jockin : I think what is important to look at is ACHR and SDI together - we managed to get **the people.**

That is one power. We have been all along in one voice talking about "*people's power*." The power also needs some money. That is with somebody else. In the name of the poor, all the money goes into the UN pockets. And the UN is taking big fat salaries and sitting and dragging along all the poor: how the poor are living, how the poor are shitting, how the poor are eating. And all the time bullshitting. Therefore we made it very clearly that we want to create a fund, and we are going to tell the donors that all the money that goes in the name of the poor should come to the poor directly, not to the "somebody".

So we are in the position now where the donors, the governments - many people agree like that - and this fund is finally coming through. But we are not building this based on that money. First is people's power. Whatever money we could get, we got. So we want to take only half an hour to talk - one group for Asia, and one African group can sit and make their very important points: This is what we want, how to network, how to communicate, how to exchange, what is your idea? Very simple, very light, not become intellectual, not become like a big proposal! Just coming from your heart, you go and talk, and then we'll come back together at the end of the day.

Asian groups discuss the Global Fund :

What ideas do we have for how we'd like to use this new Global Urban Poor Fund?

Pakistan : Use the fund to survey all the cities, to support documentation of what people are doing, and to replicate this Asian savings model in Pakistan.

Fiji : Use the fund to support exchange programs with other Asian countries, especially around savings. And use the fund to provide some external seed capital to start some pilot housing projects in Fiji. Use the fund to provide external loan capital to support income generation projects by savings members, and to help establish trading links between poor producers of products in different countries (direct marketing, to bypass middlemen)

Philippines : Use the fund to provide additional external capital for housing loans. Use fund to finance the federation's general activities : survey, training, saving, support to people's organizations, support for linking together.

Cambodia : Use the fund to support information centers, to study towns, to get poor people's work on the government agenda, and to create a forum for people to link together.

Nepal : Use the fund to help fund exchanges and linkages between savings groups within the country, and to provide external capital to strengthen the lending capacity of the savings groups to lend more for housing and livelihood. Use fund to help set up linkages between private markets and poor community producers of products. Use fund to send government representatives to visit Baan Mankong.

Mongolia : Use the fund to help build a flexible financial system in Mongolia, by injecting some flexible external capital into the savings groups and lending system. Using the fund to help support the work of building networks of savings groups at national level (exchanges, activities, linking, seminars, etc.) National federations should be members of the global forum that determines the Global Fund's use.

Indonesia : Use the fund to support study tours within Asia, to help each city do its homework (linking, network building, surveying, saving, etc.) and then use the fund to help strengthen the flow of information, so people in different countries know what kind of interesting initiatives are happening in the various countries linked to the Global Fund.

Vietnam : Use the fund to provide loan and grant funds for community upgrading, with ACHR's help. Use the fund to provide seed capital to start our own city funds, which can then attract other resources from local actors, government, rich people, private sector, etc. Use the fund to fund exchange and meeting activities, to strengthen our networks and share more with each other, inside the country.

Sri Lanka : Use the fund to add external capital to our already-existing health and housing funds, so that we can expand our lending and expand our work. Use fund to partially fund our Women's Bank hospital.

Thailand : Use the fund to finance activities which can help expand the opportunities for housing initiative started from the ground to get recognition and support from the government. Use the fund to help build a better-linked and more independent federation of savings groups and community networks across the whole country. Use the fund to help establish a national urban poor fund (which is separate from CODI, and not under the government) to link together all the country's scattered savings groups. Use the fund to support a national team to work with local governments to help build better and stronger partnerships with the communities.

Lao PDR : Use the fund to help fund a big event in Lao to push and to legitimize this new idea of people-managed savings and loans, which banks and government are still reluctant about - use the fund to support a big meeting which brings savings groups from many other countries to Lao.

Maurice (ACHR) : Use the fund not just for exchanges, but to provide seed funds for actual implementation of projects by poor communities in housing, land acquisition, upgrading, infrastructure, sanitation, livelihood, welfare, etc. That should be the main way to use the fund, for real projects!

CONCLUSION of **ASIAN IDEAS** FOR HOW TO USE THE GLOBAL FUND :

1. **Build networks and linkages and community strength** : The fund can be used to support the following: each country should continue to expand the processes of saving, linking, network-building, creating platforms for new communities to join and learn, exchanges in a big way. So it is important that we continue to be active at the people's level and that people's own funds and a more communal process to build strength and power among people.
2. **Develop a system for sharing clear information with other countries** : Maybe not one single secretariat for the new fund: but make a system so everyone knows what's happening in other countries, so that they can know and support each other, so it's all linked. Need very clear information - not just 4 or 5 people working on this! But a real strong information system to link all the fund-supported work.
3. **Expand exchanges** : To go learn from each other, and to bring other actors (like government, NGOs, and other new communities) into the learning loop.
4. **Look around at the housing picture in various places and at the housing policies** and strategies which give room to the poor.
5. **Supporting actual implementation of projects of all sorts**, by poor communities, but especially in housing, land acquisition, upgrading, infrastructure and sanitation.
6. **Supporting new community-based initiatives on issues** of health, welfare, community enterprise, livelihood, etc. But **ONLY** where the saving is very strong!
7. **The fund should start in the country first**, with good savings and some base, before any external capital from the Global fund comes! Community organization of some sort should be there first, and only then should the new fund support all this learning, sharing, and implementation.
8. **Support the involvement of REAL EXPERTS** - that means people-to-people learning. People who have through their experience learned to do things - people inside Asia.

GLOBAL URBAN POOR FUND :

Conclusions of the discussion

Jockin : We always think that ACHR and SDI is the same. A little problem here: Somsook has been struggling to set up this slum dwellers network in Asia for quite some time - more than 15 years. I have been associated with Somsook through

ACHR, and together we have created SDI. It's not from SDI to ACHR. SDI started in Asia. Its roots are in Asia. The SDI groups in Africa learned everything from Asia. Therefore there is strong slum dwellers movement that is SDI today.

- **Since ACHR is coordinating, most of the time professionals and NGOs play key roles.** What we are trying to do now also - I think now Somsook will facilitate to happen - we need to create a platform under ACHR: maybe a "Slum Dwellers Forum." Then, all of us who meet like today, this is one of the important culminations of this whole big dialogue.
- **The last three days, I was all the time with the Deputy President of the Philippines,** six to eight hours a day. This is the first time in history the Deputy President of a country taking me - a slum dweller - to go and see how they are doing the program, and asking us, asking the slum dweller, *is this rehabilitation OK? If it is wrong, you tell us how to change it.* You know what that change is? A Deputy President had to stand and sit, we are working in the Homeless People's Federation of the Philippines. This federation is a product of ACHR, it is not something from outside.
- **There is no difference between ACHR and SDI. All we need to do is, in ACHR, a new change has to come to create a platform for the slum dwellers:** what the Thais are doing, what Vietnam is doing, what everybody is doing. That is why we created this global fund. People should not take it and think two different things: ACHR and SDI. SDI is an extended family of ACHR. We have worked together all along. Before forming SDI, they came, looked at everybody, then we all sat together.
- **I think by August or September next year (2008), we are going to organize a World Urban Poor Forum in South Africa.** Everybody should be there - all the NGOs and professionals will come, including the ministers who will come to listen, not to tell what to do and what not to do.
- **All the time they are telling us how to eat, how to sleep.** I already produced two children, but they are coming and telling me how to produce children. They are telling me how you have to produce your child, even though I have already produced six or dozens! This is a sad story. That is why we are struggling and we have come to a level today that our voice had to be heard everywhere. It is the people's voice. Therefore I am not degrading or doubting our NGOs. We want all the good NGOs. But there are 90% of NGOs doing only business like a prostitute. All the time writing paper on poor people, go and presenting somewhere, make money. Bloody consultancies. And telling what? We are going to go and teach poor people how to produce babies. And they are trying to teach seminars. What is the seminar? Explain about women, what is women. Women don't know what is women? Huh? Everyone is trying to teach women how women are in a workshop. We are not fools!
- **We were fools earlier, therefore we listened to them. But we are no more fools.** It is time for the poor to stand up and say, *we are the people who are going to tell what we need, and how it is to be done.* So it is a very good opportunity today to explain the difference between ACHR and SDI. There is difference at all. It is only conveniently trying to use the NGO to strengthen the people, make the people to speak, not make the people to shut up. Most of the time, we get angry because the NGO goes to the demonstration. Good NGOs and graduates go inside, talk, and then they don't tell us anything. And we are the poor people are there only.
- **I am also a flying slum dweller.** I came here to Bangkok last week when Somsook called me to go and meet the Deputy Prime Minister. I flew from India in the morning, and flew back to eat in the night. I don't feel bad about it because it is the cause of making poor people present, and making the government, politicians and everybody to hear what it is which you are talking about. So it is very important. I hope it will be taken at all levels.
- **All of you have to go and talk to your own group, and convince your own NGOs that we need to have to have an Asian People's Forum,** which we have been working for. Every two years, we have ACHR calling everyone for a "People Dialogue" or an "Asian Dialogue" or "Indonesian Dialogue." So many dialogues have taken place. Until the poor people's dialogue has to come to a beginning, then we can create a leadership where we can keep working on it. So it is very, very important that there is no difference between SDI and ACHR. ACHR's extended family is SDI.
- **And we need to have a forum - another platform.** We can keep the ACHR as it is - at least communicate with the community people, people to people. Another platform. We can meet once a year: maybe one year in Vietnam, one year in Nepal, one year in Mongolia. We will be coordinating, we can find out a kind of leadership. We will definitely have to have this.
- **World Urban Poor Forum idea :** I wanted to request everybody in this - especially Somsook - when we are going to meet the World Urban Poor Forum, in which we already kicked out the UN. The UN is already gone. They had to close it, because so many donors have returned to them. No, it's very clearly public! The donors have written to the UN, if you don't deliver money to the poor people, we will not give you money. The UN is not doing! Forty years! They are doing nothing! And we sit here and keep on crying. They definitely have their millennium development goals, but they have no goal post. We will show them how that could be done.

Somsook : **HOMEWORK FOR EACH COUNTY :**

So after a long speech, what Jockin tried to propose is that every country, if we try to find a way to link the urban poor process, and then try to create a regional platform.

- **Each country should find a way that they can nominate their coordinating mechanism in your country, which would coordinate.** And then at a certain period of time, we will link these coordinating mechanisms together, to meet and to plan and to see how we would go about this new people's platform in the Asia region. How we would go about it. So this is something very practical that Jockin has proposed. We need some structure: who would do what.
- **Each country should also go back and see how they will build and expand their community process,** and how they will build their own community fund, how they would have information, how they would set up the process to link together at national and city level. You do this homework for a while.
- **And while you are doing this homework, we will communicate with each other,** knowing each other what's going on.



ACHR Regional Community Savings and Credit / Community Fund Seminar
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"WITEE PARANG THAI"

Joining the Festival of Thailand's National Community Movement

DAY 3 - Nov 12, 2007, Morning. Venue: Suan Amporn, Bangkok

Welcome by Pi Nong : This is the second time we have had this celebration of the country's national people's movement, bringing together communities from both urban and rural areas. There are participants here from all 76 provinces in Thailand. It is a very active national process now.

- **The exhibition of Thai Community Development is organized by themes:** Women's development, Land use and settlement problems, Management of Natural Resources (emphasizing community master plans), and appropriate tools to solve community problems, and community welfare.
- The event brings together community organizations working on all sorts of issues: fisheries, valleys, hills, cities, etc. See how communities make a living, and how they are all working to promote a community-directed movement for managing local resources. Also waste-water treatment, community planning, bringing local communities into the planning process and into decisions about how to use natural resources.
- Many allies in this national community movement: Ministry of Social Development and Human Security, CODI, and local governments.
- The message : This is a movement in Thailand to do all these things in ways that are determined by the communities that are affected.
- Emphasis on self-sufficiency economy

Presentation of SKITS by the visitors :

- **The African groups present a skit** (about savings and credit and how it helps people to resolve their eviction and land problems, negotiate with government etc.)
- **The Asian Groups present a skit** (about savings and credit and how it helps people to resolve their eviction and land problems, negotiate with government etc.)
- **The Thai urban groups present a skit** (about savings and credit and how it helps people to resolve their eviction and land problems, negotiate with government etc.)

The basic story line of all three skits is more-less the same! First lazy, unorganized communities get threatened with eviction, then start savings, form their networks, negotiate for resources and land and end up with secure housing in the end!)