Asian Coalition for Housing Rights - a regional network of grassroot community organizations, NGO's and professionals actively involved with urban poor development processes in Asian Cities.

The problems…

From existing top-down approach

No appropriate policy

No land for housing the poor

More demand than supply

Formal housing do not match with informal system

More & faster rate of migration

No finance for housing the poor

The poor have no access to any loan & finance

Centralized government

Governments lack knowledge about the poor

Issues of Rights

The poor are not organized to repay back

Resettlements always too far

Cities have little responsibility and capacity

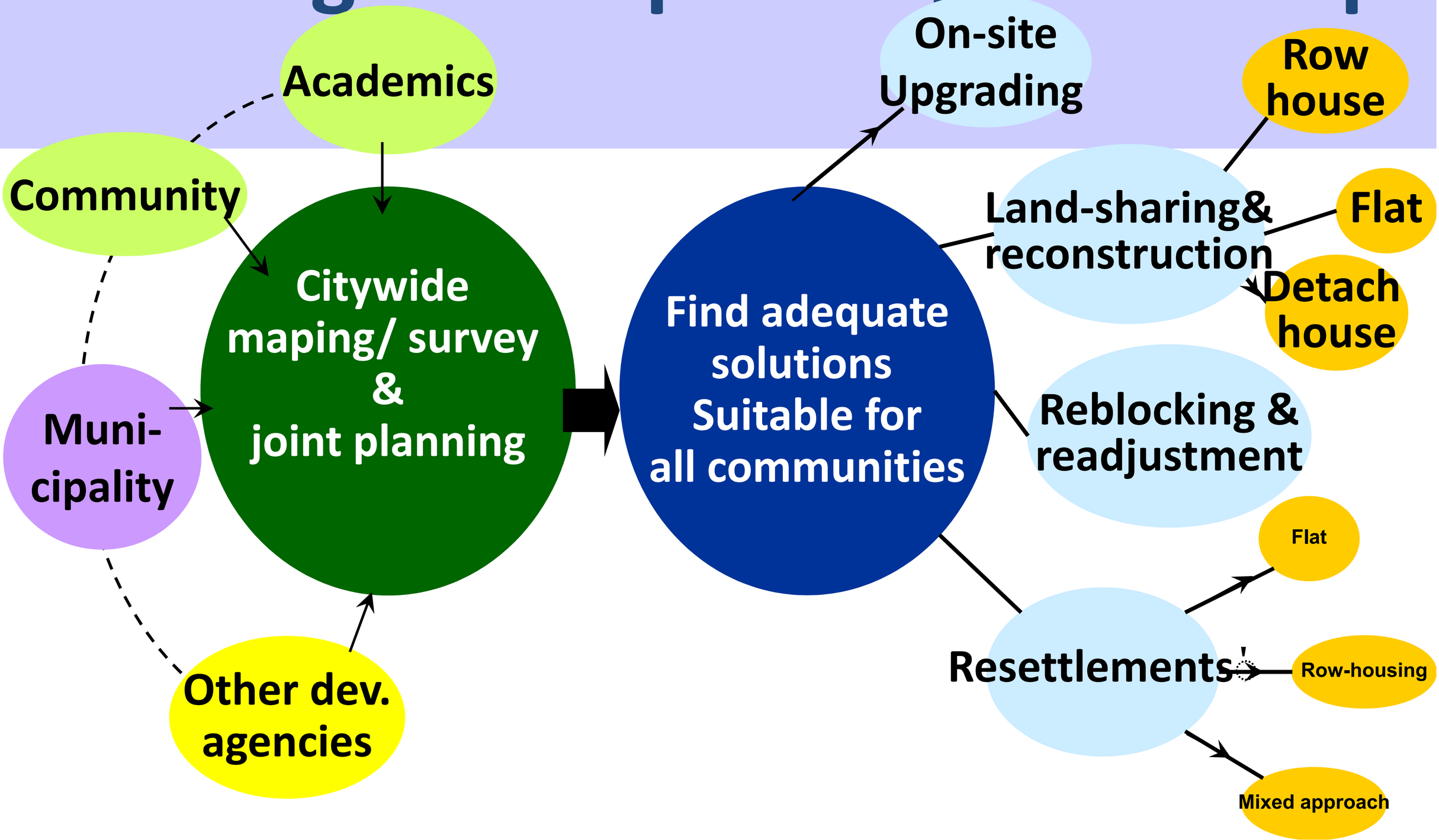
Evictions

The poor play NO role!

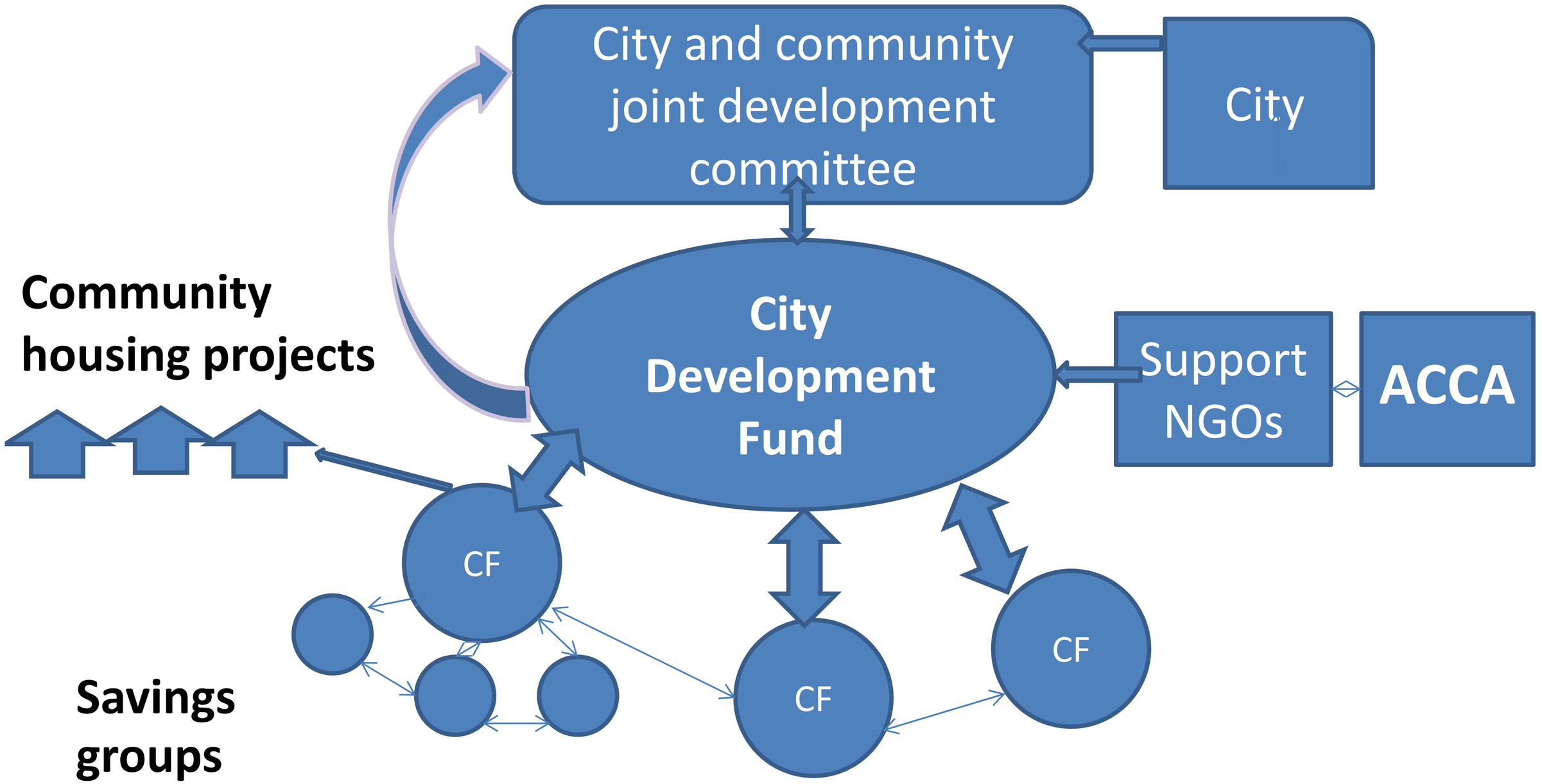
Needs & challenges
Citywide Scale vs. Project approach

- **Active demand-driven**: Support urban poor communities to be the main actors and owners'
- **City-wide** : make change at the real scale of the problems covering all poor communities in the city. Decentralize the work to communities and cities to work as partners in city joint development process.
- **New Supportive finance system:** new active community finance and a City Development Fund
- **Integrated Holistic Approach:** Develop secure housing with integrated approach ; better social, economic, democratic, and healthy community

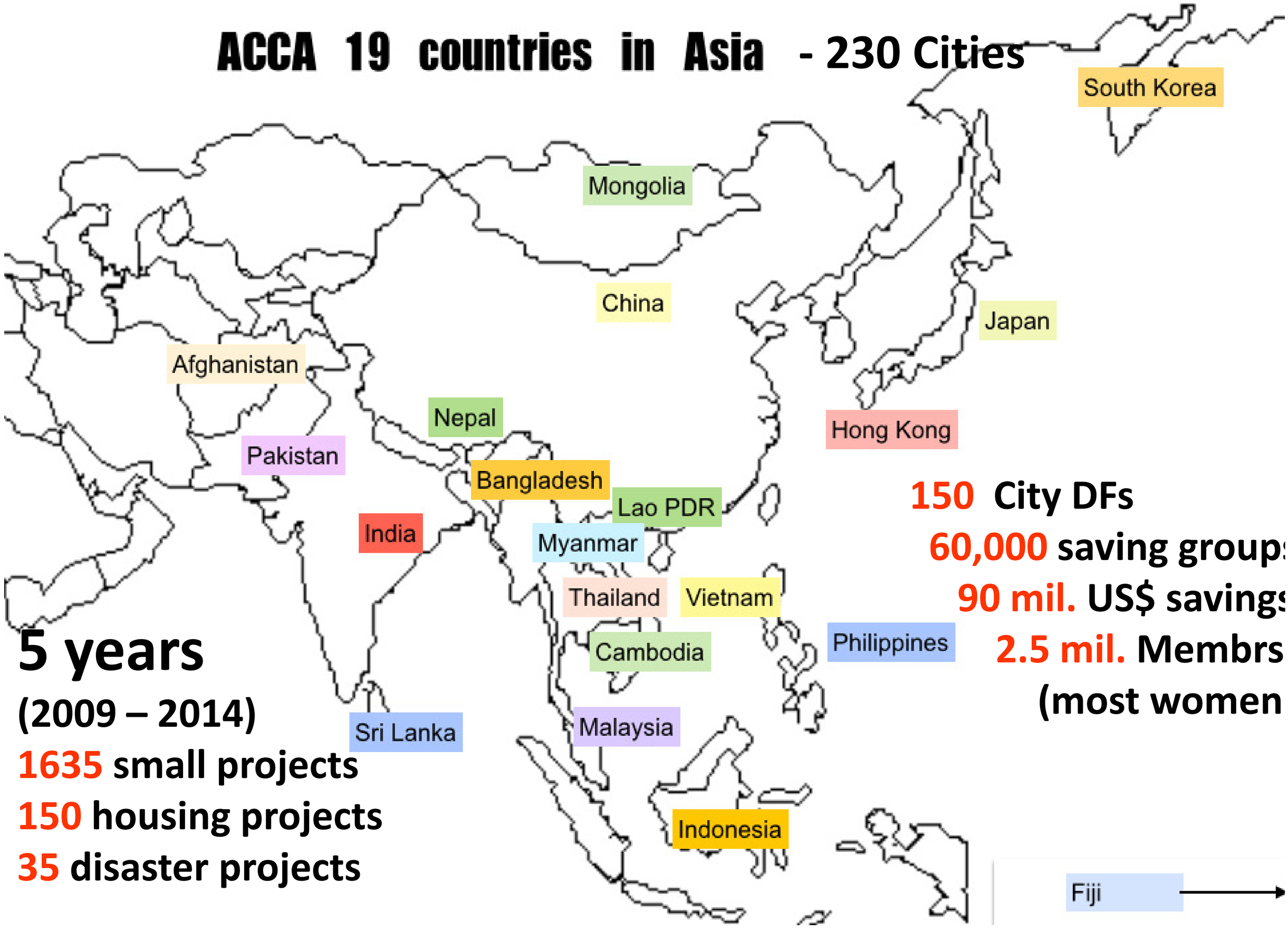
Process and linkages of local housing development partnership



Building financial mechanism at community and city level



ACCA 19 countries in Asia - 230 Cities



5 years

(2009 – 2014)

1635 small projects

150 housing projects

35 disaster projects

150 City DFs

60,000 saving group

90 mil. US$ savings

2.5 mil. Membrs

(most women

LESSONS LEARNT

- COMMUNITIES AS THE PRIME SOLUTION-MAKERS **take the whole boat*!*** ***Everybody!*** **Affordable or Unaffordable.**
- EMPHASIS ON CONCRETE ACTION & REAL NEEDS AS THE DRIVING FORCE : **gives financial tools directly to the hands of poor communities to meet their needs - *right away !***
- CITYWIDE THINKING, CITYWIDE ACTION & EQUAL PARTNERSHIP: **each city can solve their problems if they work with their people as a team.**
- SMALL AND FLEXIBLE FINANCE **allows communities and local partners to work together; to unlock other resources.**
- **THE BUILDING BLOCK OF A PEOPLE'S FINANCIAL SYSTEM IS THE COMMUNITY SAVINGS GROUP**