

CASE STUDY 1: Collective housing ACCA in Darkhan city

28571 households with 100,000 people live in Darkhan city. 26 saving groups with 210 members are operating in Darkhan city.

The ACCA process contributed through the funds :

- City process support – 3000 \$
- To build a children’s playground - 3000 \$
- Seed capital support to establish CDF - 2000 \$

Big project: Secure housing – 20,000 \$

Total: 28,000

1. “Orgil” and “Bayansanaa” SGs ACCA projects
1. Big project: “Orgil & “Bayansanaa” SGs - Secure housing

In 2010 the two SGs implemented a big project with ACCA support: “Secure housing” of SG members which is going on. The households were facing eviction from the rented barracks where they are living, and the ACCA funding provides them with loans to purchase the rooms of 19.5 m² room and 50 m² of land for each family.



In 2009 members of “Orgil” SG, “Bayansanaa” SG were homeless. Community leader G.Olonbayar bought a shelter/communal barrack with a bank loan and provided accommodation (one room for each household, most households have more than 6 family members, one household even has 13 members). Therefore, in order **to secure the housing condition** of 10 members of saving groups (56 people) this project is part of ACCA programme. It is a 100% repayable loan within 3 years from its start. Project implementation period is 2010.09.25-2013.09.25

- Result:**
1. they are owners of a property! Each of 10 households got 19.5 m² room and 50 m² of land.
 2. 10 households have received property certificates for their accommodation (small one room!)
 3. The SG members has been learning to work as a community and taking collective responsibility.

Outcomes of the ACCA projects

- Community –led process has been established.
- Compilation of community profiles in 5 communities (Ulaanbaatar, Uvurkhangai, Darkhan, Dornod and Khantii provinces) made by communities.
- Community socio-eco survey for 3 communities (Ulaanbaatar, Uvurkhangai and Darkhan) has been done.
- ACCA funds are being used to strengthen the community mobilization process, the saving process and establishing finance system and improving the livelihoods of the communities.
- Members became more active and responsible, started working collectively for solving of common issues
- Before saving groups concentrated on their needs and the implementation of their projects, but now saving groups are beginning to think more seriously and more clearly about their finance management and sustainability.
- Community Development Fund (CDF) was established in 3 places. Strengthening CDF management with community participation. The CDF is able to give loans and fund small projects in size of \$400-\$600.
- The mayors, government officials are involved and started supporting SGs and CDF.

For instance, in Uvurkhangai province, Municipality contributed to the Community Development Fund 1,000,000 tugrig (equal 802 \$) and the small projects in total 923 \$.

- Expanded saving activities and strengthened saving groups and their networks within their local area and between urban and rural areas.
- The living environment and housing conditions of communities improved
- Communities saw the potential of saving, small money can become bigger through networks
- 3348 peoples were directly benefited from the projects in three locations where ACCA program was implemented.
- 324 trainings were conducted, 4854 people participated
- Study tour, exchange visits 8 times (local & international)
- Media coverage of ACCA projects raised public awareness of community savings, community process
- Increased communication, improved understandings of government officials and trust between community members & government officials.

In conclusion, the ACCA projects gave great chances to change poor people through organizing, networking and empowering, gaining different skills even community finance management. COMMUNITIES BELIEVE IN OWN POWER to make POSITIVE CHANGES in their livelihoods.

Challenge:

1. Sustaining community savings and other community processes require constant facilitation efforts requiring human and financial resources.
2. Strengthening CDFs requires additional funding which is not secured by national policy yet.
3. Linking CDFs with national public and private funding is still not established. Some local government supports but this is not common practice and not institutionalized.
4. Scaling – up of community process requires a lot of efforts and resources. Institutionalizing community participation in development policies is in a very initial step.
5. Housing needs of poor communities is not properly addressed in the government policy except welfare measure to provide homeless people with free gers.

Big project: I. Community Saving Groups Council (CSGC) - Improving the housing condition

Before the community members lived in inadequate housing conditions. Poor housing conditions made difficult to carry on a normal, productive life. This project proposal was developed to improve the housing conditions to prevent from contagious illnesses resulting from the poor conditions of toilets and sanitation, and to protect the environment. The project will benefit directly 73 households, members of 6 Saving groups and 372 family members, including seniors – 27, disabled people – 11, single women -9. The project will be implemented in three phases. Currently the phase one is completed and phase 2 is ongoing and phase 3 is not started yet.

The current results of this project:

- 29 households improved housing conditions
- 41 households improved their ger (traditional dwelling)
- 16 households improved fences
- 45 households built new toilets.

CASE STUDY 2: COLLECTIVE HOUSING

Purpose

The joint project goal is to provide poor urban and rural communities with necessary capacities and facilities to access to information through the network. The project objectives are i) construction of community development center; ii) train communities; iii) establish community saving groups; iv) facilitate networking.

In the beginning of February 2006, in Uvurkhangai province, CHRD organized meeting and training on how to establish saving groups, and how to work together by improving housing and livelihood. Benefits of savings groups make people closer to each other, forming a better sense

of community. Also we had a meeting with Deputy Governor of Uvurkhnagai province O.Batjargal discussed how we will work together and improve peoples' livelihood. As a result, we established 6 saving groups in Uvurkhnagai province. These community saving groups operates monthly savings and working together to identify and resolve issues. Saving groups are beneficial to the community members where they share knowledge and experience, also capacity building training being offered to them. In addition, a newly established group had a chance to learn from saving groups from Khan-Uul district.

CHRD organized experience sharing field visits to Khan-Uul district to see operations of Community Saving Groups Federation and Community Development Fund. The newly established group saw how community people working together: saving, implementing small projects, upgrading, improving housing conditions by themselves.



In February, 2014 CHRD organized a trip to Uvurkhangai province to show the land that to be the center and meet with Community saving groups and local governance. This trip aimed at having a discussing how to build Community Development Centre as a community from planning to last stage. We had several meetings with communities and with government officials with O. Batjargal Deputy Governor of Uvurkhangai aimag, Ts. Ishdorj, Mayor of Arvaikheer soum, also with Chair Land Office in Uvurkhnagai province. Discussions were mainly to identify the land for the Community Development Centre.

Establishment of COMMUNITY DEVELOPMENT CENTER

To build a Community Development Center has carried out with the aim of assessing the following three aspects:

1. The quality of the project and the implementation: How the community participates, the quality of the management and the implementation, the effectiveness of the project.
2. The quality of the financial management process: How the projects link with community savings groups, with members and funds, how the communities contribute, how money is managed and spent, how the project has been able to mobilize funds and support from other sources.
3. The impact of the project: What kind of changes has the project brought about - within communities and with other actors within the Uvurkhangai province? Is the community organization and the network stronger after the project? Were negotiations successful? Do

community people have better negotiation skills? Is the relationship between the community and others better? How?

Second trip to Uvurkhangai province was held between June 16-18, 2014 in Arvaikheer soum. This trip focused on preparation of the construction of the Community Development Fund. Firstly, working group was established to manage and being responsible for construction, reporting and auditing. Secondly, after several discussions, meetings, negotiations local government and land office provided free land to the community to build Community Development Centre and 98 members a got free land too. Thirdly, local people did a community planning by themselves and it was approved by local government. Finally, in during preparation working group did survey on housing condition and land issue of members. This survey was done by them and it was finished in July 5, 2014.

Construction of Community Development Centre in Uvurkhangai province was started from the end of July. There are several reasons for delay. First of all, from April to May community had been working on the preparation on how to build Community Development Center, contacting with professionals, construction engineers etc. Secondly, the research was finished July 5, 2014. Thirdly, between 20-24th July CHRD organized Study tour and sharing experience meeting in Dornod province and from Uvurkhangai province 28 community members attended in this meeting. Construction started only after this experience sharing meeting.



I. The process

- Community Development Centre was built by whole members of community
- Every member Saving Group were guarding during the night, they made a roster among the Saving Groups. As a result each Saving Group guarded 3 times.
- Guarding saving group were responsible for the food of the whole allocated day.
- Guarding groups had a notebook where each group make note of the day and transfer it to the next guarding group.
- Each saving group contributed a truck of gravel for the foundation construction of the centre.

- Community has been sharing the construction equipment. Sense of community built.
- Community Development Fund contributed 10 million tugrug for the construction.
- Community Development Centre launched on the 16th of September in 2014. Participants for the opening ceremony include province deputy Governor O. Batjargal, Arvaikheer Mayor A. Ishdorj, Chair of Citizens Representative Khural B. Ganbat, Governor of 11th bag D. Zolboo and Dr. G. Urantsooj chairperson of CHRD, representative from Korean Buddhist Centre, staff of Dream Center and local media.



II. Key achievements, positive changes and result

- Local government allocated 480m length, 145 width land to the 96 members.
- Community Saving Group settlement /township construction foundation was made.
- 2 story Community Development Centre was built with the of size 12 x 8
- Community Development Centre created work place for its members
- Community settlement/township received land titles.
- All members of community confirmed the general plan of the township.
- Electricity connection has been built with the transformer at the township land.
- Local government promised to construct clean water pipe and sewage in 2015.
- Toilet has been built (2 m width, 3m long, and 4m deep).
- With the financial support of Karitas Mongolia NGO built a seedling land aimed at improving livelihood.
- Improved knowledge, skills to collaborate
- Sense of community, unity developed
- Receiving a support, established a strong partnership with the local governments: infrastructure, social services etc
- Worked with professional teams: architecture, urban development, construction
- Equal participation among SGs

III. Issues faced by communities

- Limited budget
- High cost of construction materials

As result - Finally, best practices of implementation:

- A model of community participation, sense of community - not only in Uvurkhangai province but also in Mongolia;
- Good partnership with professionals, with government.
- Local government recognized and awarded the Community Saving Groups Federation. Chair of the Federation Mrs. Tserendolgor was awarded with Best Woman Leader from the Association of Mongolian Women Social Democracy.