

Change-making by urban poor communities

Ruby Papeleras and Ofelia Bagotlo with Somsook Boonyabancha

1. Several papers published in previous issues of the Journal have described the work of this federation; see Vincentian Missionaries Social Development Foundation Inc. (2001), "Meet the Philippines Homeless People's Federation", *Environment and Urbanization* Vol 13, No 2, October, pages 73–84; also Yu, Sandra and Anna Marie Karaos (2004), "Establishing the role of communities in governance: the experience of the Homeless People's Federation Philippines", *Environment and Urbanization* Vol 16, No 1, April, pages 107–120; and Teodoro, John Iremil E and Jason Christopher Rayos Co (2009), "Community-driven land tenure strategies: the experiences of the Homeless People's Federation of the Philippines", *Environment and Urbanization* Vol 21, No 2, October, pages 415–442.

SUMMARY: This Brief is about how the Homeless People's Federation Philippines Inc.⁽¹⁾ developed a different development path with support from the Asian Coalition for Community Action (ACCA), through providing funds to community organizations and trusting them to prioritize and use funding to address needs; bringing in community skills and contributions so that more can be achieved and more people brought into the process; using small projects to get people to believe in their own power to get things done and to learn how to manage funds – and with these small projects helping prepare community organizations for larger more complex initiatives such as getting land and building housing. Then, using the many small projects, encouraging others to act and bring all this into citywide processes, with alliances built with other federations and urban poor organizations. As and when local governments see what community organizations can do, so more of the constraints on community action are reduced or removed. The Brief also notes the difficulties that community organizations face in getting land for housing and any useful support from NGOs, external donors and activists. This text is drawn from a discussion between two community leaders from the Philippines (Ruby Papeleras and Ofelia Bagotlo) and Somsook Boonyabancha, the director of the Asian Coalition for Community Action, in Bangkok in February 2012.

The difficulties faced by community organizations in getting land for housing: To buy land, you have to be registered as a homeowners association with the Housing and Land Use Regulatory Board. To do this, first you have to be a registered community association, which means electing a set of officers, having a set of objectives, meeting reporting requirements and paying yearly fees and taxes. If communities cannot comply with these yearly obligations, they can lose their savings in penalties.

Competition among community organizations: In many urban districts, there are many registered community organizations and NGOs that overlap and compete with each other. Some community associations have political connections, some are close to the government, some are set up by communities themselves and some belong to NGOs or development organizations.

We are pulled by activists from outside the community into their campaigns but communities almost never dictate these: Activists aren't affected by the problems facing communities and they try to get communities to fight against injustices. But after the protests, the activists go back to their homes, while we are still living with these problems, without any solutions. Political factions also use us – for instance when the opposition wants to criticize the current administration. They cannot see any possibility of us working with the government. Low-income communities do not want a long battle with the government; they want peaceful and secure lives, improvements, solutions. This is why we bring communities to visit our projects and show them that if they aren't so busy barricading, they can get this kind of land, build this kind of house, pave this kind of street. To get these, we have to negotiate in a different way with the government.

Donors never treat us as equals: Solutions need resources but when community organizations get some resources, many of the donors and development agencies feel threatened by this; they don't want to lose their power or work with us as equals.

The first step is for poor people to learn to trust themselves: Because we're poor and because we live in slums, nobody trusts us. We don't have money; our jobs, communities, connections to electricity and water are illegal. If we are given space to be part of the decisions and plans, we also can be part of the solution. Confidence in ourselves is the most important thing of all. A people's process

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PHOTO 1: A community house design workshop in the Philippines



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builds that confidence and trust in a large number of people and turns it into a great force to improve our lives and our communities.

We build this trust in ourselves by doing our initiatives, bringing in our financial contributions and by doing things that others think are impossible for us to do: In our federation, we see the people's process as a big space for people to identify needs in their communities, start solving problems, make mistakes and learn from these. This strengthens us and builds our capacities to find solutions to larger and more complex problems. This has political dimensions because it allows people in a community to begin working together, to strengthen relationships, to make communal decisions and to find solutions that come out of a collective process that is bigger and more powerful than any person, community or city.

Savings is an important part of building this trust in ourselves: In the federation, we always start with savings; when you cannot solve a problem alone, you put your pesos together, and that larger collection of pesos can solve the problem. Savings is putting a system into the community and using it to address larger issues and change the perspective of outsiders who think no solution could ever come from those illegal people. This is the real change, when things we thought were impossible come from our savings. Nobody told us to save our money together, to search for possible land for our housing, to look for cheap land that has been foreclosed by the bank. Nobody said build simple houses that you can construct yourselves and expand later. There was no book with all these steps. This is the real power of the community process: if we are together and have money and pressure from different kinds of problems, we become strong and creative and come up with a lot of ideas.

Kick-starting a community process: One of the reasons why poor people come together is because they have serious problems in common, such as a threat of eviction or difficulties with water supply. Or sometimes the process starts when people see a concrete project that has provided a solution. Our experience is that you can't push projects if communities are not ready; being ready means surveying the community, discussing, starting savings, negotiating for land. These get people to look at their community, understand the issues and start exploring their own solutions as a community. Instead of telling them how to do things, we tell them about what we do, bring them on exchanges, show them possibilities and help them reflect on what they see.

Getting everyone involved and using their different skills: Within communities, everyone has capacity – good cooks, good carpenters, good at keeping accounts... There is a need to include everyone, including non-members. This is a challenge for our federation leaders, who may complain that people won't participate. You cannot accomplish anything meaningful without a variety of skills or without team work. Open up space and see how different people in the community can find a place in the process. That is how new leaders emerge. The different needs can be made into a more horizontal system, a task force of people who respect each other and whose skills complement each other. It is hard to find this; most systems by which people organize themselves are still vertical. When poor people make a community organization, they also recreate that vertical system.

Making loans benefits everyone: In all the ACCA-funded projects we manage the budgets as loans, not grants to members of the federation savings groups. But since the projects these loans finance bring benefits to the whole community, perhaps 200 families will enjoy a new paved walkway that only 20 families are actually paying for. Most of the savings group members are proud that they are doing something for their community, but some feel a little resentful that they have to work so hard to repay while others enjoy the walkway without paying. But that is changing; as we undertake more projects there is a large growth in savings groups after projects are completed, and most projects have involved good participation from the whole community, not just savings members. We have realized that it shouldn't be only the savings members who pay for the improvements, but all the community members who benefit; even if they are not helping repay loans, they can support the projects in other ways, helping with construction, providing materials or cooking for the workers.

Demanding a solution from the government is giving away the power to solve our own problems – and giving it to the same government that has not been able to make any change for so many years.

Getting people to believe they can do it: In the federation, we start by doing things that address the problems we face. So we start with savings, surveys and meetings, which make us active and set us on a solution-finding path. By starting with action, little by little people are finding solutions that fit our systems and lives. ACCA provides the federation with funding for small projects to address very serious needs – drains, path walks, community centres, bridges, toilets. These are simple and quick and bring immediate benefits to many people, so they motivate people to save and join the community process. These projects are really need based, because as they are funded by loans that have to be repaid, they are only undertaken if they are really needed.

What small projects do:

- **Turn waiters into doers:** They change people's belief in their own power and stop them waiting for government to come.
- **Build a community's maturity:** In the process of planning and undertaking projects, communities have to deal with conflicts and factions, but they learn to do so through projects and hands-on learning.
- **Strengthen a community's ability to manage funds:** Trusting people in the community and city to manage loans helps people develop their accountability and their capacity to procure materials and undertake other developments in the community when the loans revolve.
- **Help prepare communities for housing:** Small projects for roads, drains and path walks can be implemented easily and quickly. They prepare us for larger, more difficult housing projects where you have to work out the land and basic services, develop the plans, design the houses, find the finance.
- **Bolster a community's negotiations for land:** Most communities that implement small projects are on insecure land, and these projects are their bargaining "capital" when they move to the next step, which is negotiating for land. They demonstrate their capacity to pay and invest.
- **Help motivate people from other communities to start:** The most powerful way to convince others about people-led change is to bring them to see the roads, path walks and housing projects and let them talk to the people who struggled so much to finish them.

Bringing all this to a citywide force: One of the breakthroughs of the ACCA process is that urban poor alliances, which link our federation with other federations and urban poor organizations, are becoming strong in several cities. The federation is good with savings and we do housing and upgrading, while others may be good at advocacy and policy reform. Once the different federations are able to work together, they can negotiate with the city from a much stronger position because they represent the city's whole urban poor population. This is important because it starts dissolving the many differences and factions that fragment communities.

Iloilo was our first experiment in citywide thinking and upgrading: We not only did a few small infrastructure improvements but also linked the different federations in the city on a communal platform. It took a long time to get started because all the federations and factions who didn't care much for each other had to sit, discuss and work together. The small upgrading projects were the key to pulling all the different organizations that represent most of the communities in the city to come together and begin moving in the same direction.

In Quezon City too, there is a citywide alliance of urban poor community organizations: At first, there were lots of quarrels between leaders from these organizations, but now the alliance is starting to work. People usually fight over abstract things – for rights, for space, status or recognition. With the ACCA programme, they can talk about concrete needs and look at the whole city and see what the problems are and which ones need fixing first – and then start fixing all of them.

Governments don't have solutions and do not know how to work with poor people: Without getting land or tenure for land already occupied, you cannot address housing. Most government agencies still think of housing for the poor as something their National Housing Authority manages, private contractors build and local governments support. The only participation for poor communities is that they have to pay for everything. And these solutions never reach the poorest.

Government agencies in some Asian nations developed some good solutions such as in situ slum upgrading and redevelopment: But they stopped doing this and many became more like real estate developers of contractor-built housing that had nothing to do with low-income communities. This is why community people began to take over, to fill that gap; otherwise, all they faced was eviction with no solution from government or the private sector. This process of community people taking over is now a big movement, a system where people are finding alternative solutions that are cheap, efficient, easy, quick, equitable and full of all the social elements that are missing from government-provided housing.

We have to get city governments to accept this new process and work with people: When communities build infrastructure it gets local government's attention. They are used to being the ones who dominate public construction. The infrastructure is usually built without asking for permission, without getting the people to collaborate. When the local authority sees the projects that the poorest people in the city have implemented, they feel they have lost control and respect. The projects are a challenge but in a diplomatic way; we invite them to cut the ribbon for the project inauguration and they always come!

ACCA and working with local government: ACCA projects show concrete solutions and so create a new image of what poor community people can do. We are not a burden; we are not waiting for hand-outs. With ACCA, the direction for communities is clear: implement projects and link and negotiate with the government, because it has a lot of resources to support our communities and we can't access these without dialogue. Small projects work like a bridge, linking different actors and providing a language for dialogue between them. Communities may not get support right away but what is important is that they move forward, the discussion opens up and they begin to explain to their local authorities about the ACCA programme and their projects. This connecting with government and other local institutions is not only for the duration of project implementation, it is a long-term vision.

Challenging planning rules and regulations: All poor people's housing projects are below standard as they can't afford the large plots, rooms, setbacks and roads that the regulations require. They have to get whatever land they can and develop whatever housing they can afford. The key here is to get governments to agree with your plans. In Payatas, the scavengers' savings group bought the land and, to get the permits, they made a nice official layout plan with the engineer, which met all the planning standards and building by-laws. But what they actually built was not standard. Most of our housing projects are joint projects with the local authority, which can sign the approval and then pretend not to see when we have to build. Our plot sizes may be below regulation size so more people can be accommodated and prices kept down, but the quality of the house construction is not sub-standard – nobody wants to lower that standard!

Community construction: In Bangkok, one of the big developers is selling studio apartments of only 22 square metres for 800,000 Baht (US\$ 27,000). This is three times the cost of the 40 or 50 square-metre houses people build themselves in Baan Mankong.

Showing officials the quality of their “sub-standard” housing: We have invited ministers and senior officials to Baan Mankong housing projects that people designed and built themselves and where standards are contravened, but they are beautiful communities and they make a powerful argument for lowering standards.

People’s housing projects almost always start with affordability: Many community-led upgrading programmes are on very small plots but floor area is increased by adding a new floor. The designs come from the realities of people’s lives: how much they can afford to borrow and repay every month. If the loan is not enough to finish the house, people will be inspired to find ways to continue with that house. The important thing is to start, because once started, people get very motivated to finish; small loans can be big motivators.

Community architects: Housing for the poor is usually conceived as a small standard government box, with minimal everything, shoddy construction, in long rows on a grid. Community architects can help people translate what they want and what they can afford into creative new forms. This helps expand people’s ideas of what is possible with housing. Community architects have also learnt from communities, including skilled construction workers and artisans who contribute many ideas to the projects, and this changed these architects’ perspective.

Flexible money that builds community capacity: ACCA funding is flexible money that opens up space for us to experiment, to develop our skills and to make mistakes, while we try to create some good solutions. Other donors are much stricter, looking into repayments and all financial aspects. They are more worried about how the money will be repaid than what kind of changes the money will bring. They don’t see the bigger aspect of how people change and become the solutions in their societies through this kind of process. With ACCA, the focus is on how small grants or revolving fund loans can be managed by communities themselves, so the financial management makes people more powerful in terms of planning, prioritizing, decision-making and implementing projects. We also have donors who make us categorize people in the communities according to who can and who can’t afford the housing loans. The focus is all on capacity to repay. But with ACCA, we can give space for everyone in the community to be part of the change process, even very poor people who may not have the capacity to repay loans. They also have a dream to get a house, they are part of the community and they should be part of the projects too.

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