

Leave no one behind

What is the role of community-led urban development?

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By 2050, two-thirds of people worldwide will live in urban areas. Many city dwellers in the global South live in informal settlements, without access to basic services. The global Sustainable Development Goals seek to redress this inequity with an overarching aim to 'leave no one behind'. This paper examines what organised low-income community networks are already doing to ensure no one is 'left behind' in urban development. It presents examples from Cambodia, Indonesia, Nepal, the Philippines and Thailand where community organisations have sought to include all community members whether disabled, elderly or extremely poor - in upgrading activities, and offers recommendations to scale up action.

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Summary

Conventional approaches to urban development typically fail to tackle either structural or identity-based exclusion. Certain groups are likely to be further excluded from power and resources on the basis of characteristics such as (dis)ability, age and gender. Residents of low-income communities are increasingly joining forces, within and across settlements, to challenge these forces of exclusion. In doing so, they are establishing platforms for partnership with local authorities and other stakeholders, to shift the sociopolitical processes that perpetuate and compound urban inequalities, in order to ensure the principle that 'no one is left behind'.

This paper examines case studies from organised grassroots groups in Southeast Asian cities, linked to the Asian Coalition for Housing Rights (ACHR) network, focusing in-depth on Cambodia and Thailand. It considers how community networks interpret and implement the concept of leaving no one behind at two scales: the settlement and the city. At the city scale, leaving no one behind primarily means inclusion of individuals and communities without secure tenure, since they are particularly vulnerable to eviction. Within an individual settlement, it means inclusion of those who may not otherwise be able to participate in community processes, such as people with disabilities or chronic illnesses, or elderly residents. Examples of action to redress inequalities in urban development include community residents contributing their own resources during upgrading processes to build homes for people with disabilities; community health volunteers ensuring healthcare reaches those with limited mobility; and reconstruction funds being targeted at vulnerable households after a disaster.

Organised communities have demonstrated established processes to identify and support individuals at risk of being left behind in development processes. Channelling public support such as land, education or finance to community-based organisations can be an effective way to reach these individuals and households. It also strengthens social cohesion, which, in turn, enables collective decision making and investments in public good. Therefore, national governments, local authorities and donors that are seeking to leave no one behind should recognise the central importance of creating an enabling environment for grassroots organisations of the urban poor.

Introduction

1.1 Urban development and the Sustainable **Development Goals**

Today, just over half (54 per cent) of the world's population - nearly four billion people - lives in urban areas (UN-Habitat, 2016; UN DESA, 2014). By 2030, urban populations are expected to expand by a further 1.1 billion (UN DESA, 2014). In 2050 urban dwellers are predicted to comprise two-thirds of the world's population (UN-Habitat, 2016).

Almost one in four of today's urban residents (UN-Habitat, 2016) lack one or more of the following amenities: access to improved water and sanitation, durable housing or sufficient living space. The majority of these people live in Africa and Asia (Figure 1). Although most regions are seeing a decline in the proportion of the urban population living in informal settlements or so-called 'slums' (Figure 2), the absolute number of people living under such conditions increased by 11 per cent between 2000 and 2015 (UN-Habitat, 2016).

The rapid expansion of urban populations will have a major impact on the world's ability to achieve the Sustainable Development Goals (SDGs). The SDGs are a series of social, economic and environmental targets for the period between 2015 and 2030. They are intended to replace the Millennium Development Goals (MDGs), which sought to focus the efforts of national governments and international agencies around selected development priorities between 2000 and 2015. The eight MDGs were complemented by 21 measurable and timebound targets, such as: "Halve, between 1990 and 2015, the proportion of people living on less than US\$1.25 a day" (Target 1A); "Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation" (Target 7C) and "By 2020, to have achieved a significant improvement in the lives of at least 100 million slum-dwellers" (Target 7D).

Although lack of secure tenure is also considered one of the criteria defining a 'slum', lack of robust data means that this is not included when estimating the slum population. If it were, the number of people living under slum conditions would likely be significantly higher.

Figure 1. The regional distribution of informal settlement residents in 2014 $\,$

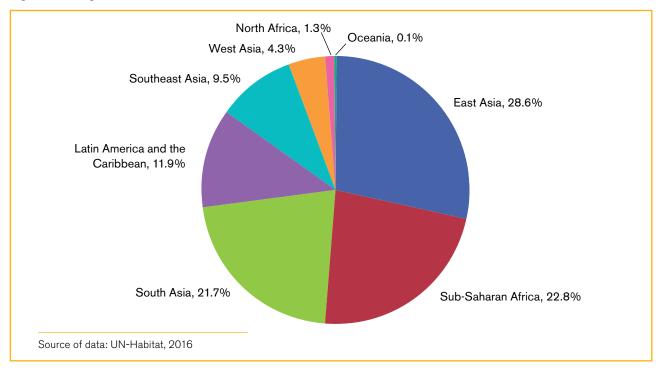
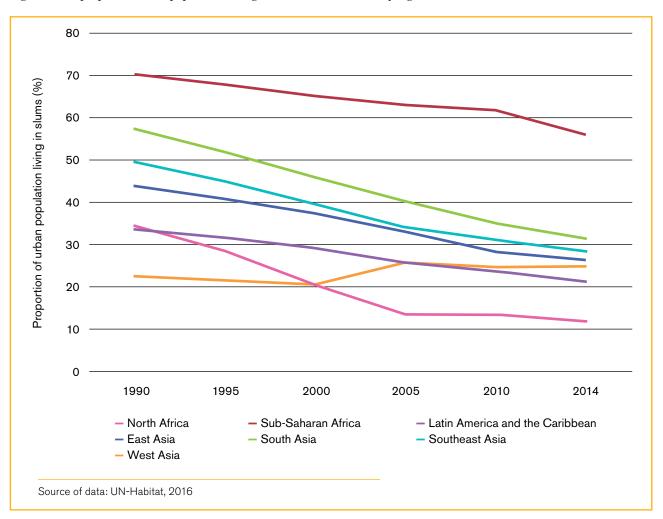


Figure 2. The proportion of the population living in informal settlements by region between 1990 and 2014



However, a closer consideration of the targets and indicators underpinning the MDGs suggests that they are not necessarily appropriate for urban contexts. This means that cities in the global South could achieve many of the MDGs without real reductions in urban poverty. This is evident with an examination of Target 7C. One of the indicators for this target is the proportion of the urban population with access to "improved sanitation", a broad category which includes measures ranging from flush toilets linked to a sewer network, through to pit latrines with slabs. Many of the measures included as "improved sanitation", such as pit latrines, cannot ensure hygienic separation of faecal matter from where there are large and dense concentrations of people living on small house plots with limited space (Satterthwaite et al., 2015). A more stringent measure of adequate sanitation is therefore required in order to deliver improved health outcomes in urban areas. It is also worth noting that despite the lack of ambition of Target 7C the global community fell far short of achieving it: the proportion of the urban population with improved sanitation increased only slightly from 79 per cent to 82 per cent between 1990 and 2015 (Satterthwaite, 2016).

Target 7C illustrates how the political and technical choices underpinning the MDG targets led to a very real risk of 'leaving behind' the growing number of people living in urban poverty. Similar problems have been documented for other MDG indicators. For example, the global income-based poverty line used in Target 1A fails to take account of the non-food costs incurred by urban residents and therefore dramatically underestimates the extent of urban poverty (Mitlin and Satterthwaite, 2013). The MDGs therefore created incentives, in the form of development finance and political capital, for governments to prioritise rural areas or - where they did choose to act in cities and towns - make interventions that were not necessarily appropriate for urban contexts.

The SDGs were intended to redress many of the shortfalls of the MDGs. While the MDGs committed governments and international agencies to reduce the number of people living in poverty or lacking access to essential services and infrastructure, the SDGs commit these actors to poverty eradication and universal access to these services and infrastructure.

The words "for all" feature in 6 of the 17 SDGs (UN, 2015). Many of the SDG indicators highlight the needs of particularly vulnerable groups, including women, children, the poor, people with disabilities and older people. As a result, the commitment to 'leave no one behind' has emerged as the conceptual framework linking the SDGs. In addition, the New Urban Agenda, adopted at the Habitat III summit in 2016, reaffirms a

commitment that no one will be left behind in enjoying the "shared opportunities and benefits that urbanization can offer ... whether living in formal or informal settlements" (UN 2016, paragraph 27).

1.2 Leave no one behind in urban areas

At the most simple level, achieving the SDGs will require large-scale investment to redress current deficits in housing, basic infrastructure and services. This includes the provision of drinking water, sanitation, drains, waste collection, healthcare, education, electricity and emergency services. Moreover, it will not be sufficient to meet the needs of current urban dwellers: urban planners and policymakers in fast-growing cities need to anticipate and prepare for significant increases in the urban population.

Mobilising and managing resources at this scale poses an immense challenge for local and national governments. Even high-income cities such as London, New York and Sydney struggle to co-ordinate spatial planning and mobilise the resources necessary to keep pace with current population growth rates. Yet most population and infrastructure growth is expected in small- to medium-sized cities in the global South, where technical, financial and governance capacities are often weak (Seto et al., 2014). While the per capita costs of infrastructure and service provision may not be high - Colenbrander (2016) estimates that it would cost less than US\$7 per person per year to provide electricity to the unserved urban poor, most or all of which could be recovered through electricity bills - the cumulative, upfront investment needs are significant, particularly relative to municipal budgets. Local governments in Bangladesh, Kenya and Nepal, for example, have less than US\$20 per person per year to spend (UCLG, 2010), which is primarily needed for recurrent expenditure such as salaries. Lack of resources and capacities make it difficult for local governments to redress historical infrastructure deficits and keep pace with emerging demand, which means that large segments of the urban population are likely to be left behind.

The challenge of mobilising and delivering investment in housing and basic infrastructure is compounded by social and political considerations. Ministries of finance and other powerful actors often prioritise economic growth over socio-economic goals such as equality and inclusion. They may therefore focus on the development and enablement of urban markets (Walker et al., 2012); but urban development strategies that do

not factor in inclusion can leave a toxic legacy of spatial inequality and political exclusion (McGranahan et al., 2016). Informal settlements and informal economies are a consequence of these structural inequalities. The informal sector encompasses all those modes of human exchange and settlement that take place outside legal processes and structures, although many, if not most, of these are produced by, and related to, these formal systems (Porter, 2011). This creates a continuum of legality and illegality, formality and informality within the city (Roy, 2005). The informal sector helps to meet the needs of those unable to set up formal enterprises, secure formal jobs or afford formal housing. Yet national and local governments are often reluctant to recognise residents of informal settlements or workers in the informal economy as legitimate citizens with rights and entitlements (Bhan, 2009; Patel et al., 2012): indeed, they may perceive large proportions of the urban population as threats to the economic functioning of the city (McGranahan et al., 2016). Rather than accommodating or collaborating with residents to meet their basic needs, the legal apparatus of the state (spatial plans, building regulations and other tools) can then be deployed to exclude certain people, places and activities. In other words, informality is created and perpetuated by the choices of the state.

BOX 1: ADDRESSING EXCLUSION

People living with disabilities are likely to require healthcare more often than other segments of the population, yet they are less able to access these services, particularly in low-income countries (WHO, 2011). Many face mobility limitations due to physical disabilities, architectural barriers such as stairs (Kirschner et al., 2007) or economic barriers such as the cost of transport. In other cases, health services in low-income areas (where people with disabilities are disproportionately concentrated) may not offer the necessary specialist services or equipment (Maart and Jelsma, 2014). Others face stigma surrounding intellectual disability and mental illness, which impedes care-seeking and social participation for both the individuals and their carers (Ngo et al., 2012; Azeem et al., 2013). Leaving no one behind will require addressing these physical, social and economic drivers of exclusion.

The structures and systems shaping the development of urban markets, services and space affect people in different ways. Certain groups are likely to be further excluded from power and resources on the basis of characteristics such as gender, ethnicity, religion, (dis)ability, age, residential address and class/ caste. For example, residents of informal settlements may not legally be entitled to access healthcare or connect to the electricity grid. Additionally, women's and girls' access to healthcare may be de-prioritised compared with male family members (Mackintosh and Tibandebage, 2006), while socially determined responsibilities may mean that the burden of collecting fuelwood is likely to fall disproportionately upon them (Clancy et al., 2015). Planning laws and bylaws may inhibit home-based trading and economic production, thus constraining livelihood options, particularly affecting women in low-income settlements who typically work from home (Walker et al., 2012). People living and working in the informal sector may lack access to legal protection and risk-reducing infrastructure, leading to higher rates of injury. Without adequate trauma care, welfare provision and rehabilitative services, the resulting disabilities can lead to lasting impoverishment (Sverdlik, 2011). Economic vulnerability is compounded by cultural and political exclusion, as "people with impairments are ignored, pitied, patronised, objectified and fetishized" (Goodley, 2011, p. 2). In this way, disadvantages that arise from social and economic structures are mediated by disadvantages on the basis of identity, so that certain groups are particularly at risk of being left behind.

Conventional approaches to urban development typically fail to tackle either structural or identity-based exclusion. Additional efforts are necessary to ensure that marginalised groups benefit from economic development and, ideally, to make sure that they progress more quickly than the average (Stuart and Woodroffe, 2016).

This is not necessarily an agenda that aligns with the interests or capacities of elite coalitions: inclusion requires different urban politics and governance arrangements to the pursuit of economic growth (McGranahan et al., 2016). However, it is an agenda that lends itself well to citizens' collective action. Organised communities living in informal settlements have repeatedly demonstrated that they can bring constructive pressure to bear on the state. In particular, the co-production of knowledge and infrastructure has demonstrably strengthened social capital within

communities (which enables collective decision making), built local delivery capacities and enabled low-income and other marginalised groups to establish constructive relationships with the state (Mitlin, 2008). Their efforts have catalysed a transition towards more inclusive urban development in many cities of the global South (Satterthwaite and Mitlin, 2014).

1.3 Community-led approaches to tackling exclusion

Over the last 30 years, there has been a growing movement towards community-level organisation within informal settlements. Increasingly, these organised groups of low-income urban residents are challenging exclusion and marginalisation by taking steps to organise themselves at the community level, and then federating to form city-wide, national and international networks of community groups. One such network is the Asian Coalition for Housing Rights (ACHR) which has supported community-level processes across 19 Asian countries, working with grassroots groups as well as support NGOs providing technical capacity. In this paper, we document examples of communityled projects and processes in Southeast Asia that are part of the ACHR network and are designed to reach those most likely to be excluded from mainstream development processes.

Some important principles underlie the work of organised groups of the urban poor documented in this paper:

- · Community-level savings groups offer a mechanism for bringing together community members and creating social capital through the bonds of trust that arise from shared management of finances (Boonyabancha, 2001).
- · Community-level enumeration, surveying and mapping are a basis for understanding the needs and challenges of the community, including identifying particularly marginalised or vulnerable households such as people who are disabled, chronically ill or elderly. The outputs also provide an evidence base to prioritise action and negotiate with the state (Patel and Baptist, 2012). In the words of ACHR (2004, p. 17), "information is power for those who collect, retain and thus control it".

- Decisions should be taken as a collective. By embedding local ownership of plans and projects and by democratising critical knowledge, collective decision making can foster accountability and transparency, including to those most likely to be left behind.
- Taking a city-wide approach to mapping and savings (culminating in the formation of a city-level revolving fund formed of pooled savings) opens up the door for larger projects (ACHR, 2012). As these processes evolve, they create the opportunity for forming partnerships for co-production with other city-level actors, particularly local authorities.

These collective community processes have arisen in response to the exclusionary practices deployed by national and municipal governments across Asia. Official poverty statistics mask the multiple dimensions of poverty, and thus the scale of need of urban lowincome residents (ACHR, 2014): this is used to justify the lack of attention to urban poverty. The regulatory and legal instruments typically used to implement urban plans actively exclude those who cannot participate in formal land and labour markets (Watson, 2009), and legitimise the evictions of low-income urban residents. Inhabitants of low-income communities have realised that by joining forces within and across settlements, they are better able to challenge these systems and structures. Using tools such as savings, mappings and enumerations, with technical assistance from support NGOs and community architects, they are able to offer an alternative approach to 'business-as-usual' practices aided or driven by the state (McGranahan et al., 2016).

Networked groups within ACHR have gained a measure of financial independence through their members' savings groups and the larger collective funds they have developed (Mitlin, 2013). These funds, capitalised with community savings, provide a means through which community members have been able to leverage other sources of finance to improve infrastructure and housing, including both development assistance and public resources (Archer, 2012). These are used to upgrade the housing and infrastructure serving lowincome communities. In many cases, these organised networks plan, design and construct this infrastructure with the knowledge and support of local governments - a process of co-production that can lead to change at scale (Mitlin, 2008).

In other words, the urban poor have organised in response to exclusion. The strategies of evidence generation, co-production and collaboration with local authorities used by organised groups of the urban poor are intended to strengthen their voice and capacities, and thereby shift power relations within cities. This alone makes a significant contribution to global efforts to leave no one behind. There is an increasing acknowledgement of the importance of civil society, particularly grassroots initiatives, to shift the sociopolitical processes that perpetuate and compound urban inequalities.

Even where social capital within informal settlements is strong, there are inevitably significant inequalities within these communities. This may be driven by structural factors, such as the additional economic pressures facing single parent households or the material difficulty of accessing employment and livelihoods for those with serious physical disabilities. Inequalities may also be a consequence of identity-based factors: women may be paid less than men; or stateless people and asylum seekers may not be entitled to state support. In order to redress inequalities, it is important to consider the following questions:

- To what extent do community-led approaches include these groups who are at particular risk of being left behind?
- What structures have organised groups of the urban poor established to include and protect the interests of these additionally marginalised people?

While emphasising the power of community-led processes to redress poverty, it is important to recognise that community-led approaches on their own are insufficient to address the scale of need in cities. Investment in certain types of physical infrastructure at the community level requires concurrent citylevel investment, such as trunk sewer infrastructure to connect to settlement-level networks. It is also problematic to expect the urban poor - left behind by any conventional assessment – to take primary responsibility for supporting particularly marginalised residents within informal settlements. Rather, reducing inequality and exclusion requires tackling deep-seated structural issues within urban societies and economies, which can only be done with the engagement of state actors. For example, securing tenure requires the adoption of legal frameworks and governance systems which will recognise and uphold the rights of citizens and ensure due process is followed in contexts where powerful commercial interests in land can often take precedence. There is therefore a compelling case to be made for meaningful partnerships between communities and the state, both to increase the effectiveness of urban development initiatives and to more equitably share the costs and benefits. In this paper we therefore additionally outline examples of collaboration between communities and governments in Southeast Asian cities that have served to ensure that no one is left behind.

Methods

The activities and methods of organised community networks have already been well documented, notably in special issues of Environment and Urbanization on 'Mapping, enumerating and surveying informal settlements in cities' (24[1], 2012) and 'Addressing poverty and inequality: new forms of urban governance in Asia' (24[2], 2012). The concept of leaving no one behind in the SDG agenda offers an opportunity to focus attention specifically on particularly vulnerable members of these organised communities, and to understand what targeted actions can be, or are being, taken to ensure the inclusion of such people or households. A broad definition of vulnerable households has been adopted in the SDG agenda, in line with the approaches applied by communities in their household surveys. These typically identify as vulnerable: people who are elderly, disabled and chronically ill, as well as households in precarious employment and single parent households.

In-depth case studies were conducted in two countries: Thailand (Castanas et al., 2016) and Cambodia (Shepherd et al., 2016). These case studies have generated examples of the different ways that communities are seeking to ensure that no one is left behind, and the ways that financial and technical support from other actors can facilitate this. Both case studies are informed by a review of existing national government policies and schemes targeting vulnerable populations. This review details the level of support provided by the state, and identifies any gaps in provision or targeting. The research in Thailand was conducted by a team of community architects from Tar-Saeng Studio, an offshoot of the collective known as Openspace. The research in Cambodia was carried out by the National Community Development Foundation (NCDF), the local NGO that provides technical support

to Cambodian community networks. Both teams have been working with low-income communities to support housing and infrastructure upgrading initiatives for many years.

In **Thailand**, six communities were identified as case studies to demonstrate three approaches to leaving no one behind: (1) community-led upgrading funded through the government's Baan Mankong slumupgrading programme, (2) communities receiving financial support from the World Bank or small government funds to repair housing damaged in the 2011 floods, and (3) the use of the process of 'universal design' to plan community spaces. The Baan Mankong programme is a government-funded slum-upgrading initiative, and provides organised communities with collective low-interest loans and infrastructure subsidies for housing upgrading (Boonyabancha, 2009). Universal design is a process that seeks input into the design phase from all prospective users, particularly groups such as the young, elderly and people with disabilities. The goal of universal design is to create products that respond to the needs of all users without requiring any subsequent modifications for accessibility and uptake: products should be intuitive to use, have high tolerance for error and require low physical effort (Iwarsson and Ståhl, 2003). In each of the case study communities, Tar-Saeng Studio organised community meetings and focus groups to understand how leaving no one behind was being applied locally. Representatives of some of the vulnerable groups (where these networks existed), such as groups of elderly citizens, were invited to participate. This community-level data gathering was supplemented by key informant interviews with relevant government officials and practitioners who had worked with the communities.

In **Cambodia**, the six case studies focused on the Decent Poor Fund (DPF), a programme funded by the nongovernmental organisation SELAVIP through ACHR. The Decent Poor Fund is intended to assist particularly vulnerable people by providing a lump sum of financial support totalling US\$500, of which 80 per cent should be used for housing improvement purposes. The recipients are chosen by the wider community and typically focus on members who face identity-based disadvantages (such as age or disability) in addition to the structural disadvantages borne by the whole community. The financial support is either provided as a grant or a loan at 1 per cent annual interest, depending on the community network in question and the individual's situation. In each of the six cities, community discussions were used to understand how the DPF was allocated in particular communities, and interviews were held with recipients of the fund.

To supplement the two in-depth country studies, a workshop was organised with representatives from four community-based organisations: the Homeless People's Federation Philippines, the Community Savings Network of Cambodia, the National Union of Low Income Communities (Thailand) and Paguyuban

Kalijawi (Yogyakarta, Indonesia). These networks are all linked to ACHR, which also sent a delegate to the workshop. The representatives of the community organisations were accompanied by members of the support NGOs in each country. This workshop was an opportunity to hear from actors familiar with community-led processes about how they interpreted leave no one behind, whether and how they pursued this goal on the ground, and what challenges and gaps remained in doing so. The workshop also served as a platform to develop recommendations for government actors and donor organisations.

As the timeframe for fieldwork was restricted, there were few opportunities for in-depth engagement with governmental actors and other agencies specialised in supporting vulnerable groups. This would be an important group to draw in to further research on this topic.

3

Leaving no one behind in practice

3.1 Identifying who gets left behind

The concept of leaving no one behind is understood by community members at two scales: the settlement and the city. As such, community members identified the following groups or individuals who should not be left behind:

- a) Within an individual settlement: leaving no one behind primarily refers to inclusion of those who may not otherwise be able to participate in community processes by, for example, joining savings groups or contributing physical labour during upgrading schemes. This would include people with disabilities, the chronically ill, the elderly with no carers, single parent families and those with precarious incomes.
- b) At the city scale: leaving no one behind primarily refers to the inclusion in urban planning and investment of individuals and communities without secure tenure, who are particularly vulnerable to eviction. It may also include communities with security of tenure who are facing relocation schemes, as these households do not always receive adequate compensation and may find themselves worse off following the relocation. This is particularly true for those who are tenants rather than owners of residential structures. Participants also identified communities that are not organised around savings groups or part of networks as being at risk of being left behind.

This dual-level understanding of leaving no one behind has implications for action. Ensuring that vulnerable individuals and households within a settlement are included in upgrading programmes was perceived to be the responsibility of the particular communities concerned. The process of enumeration and mapping allows organised communities to identify these people, although the subsequent mechanisms for supporting them vary among communities. The commitment to inclusion and participation at the community level is vital for building social capital and cohesion, which underpins collective decision making and investment in public works.

Meanwhile, ensuring that residents of informal settlements are recognised as legitimate residents of the city was perceived to be the responsibility of the community network within that city. Through federating at the city scale and completing demonstration projects, organised communities can increase their political influence and establish constructive relationships with government agencies. This is an important precondition for initiating land rights negotiations and establishing jointly managed funds. Thus city-wide processes empower low-income communities to influence and shape city-level politics.

3.2 Leaving no one behind at the community scale

Community-level approaches to leaving no one behind differ to most mainstream support systems for vulnerable people due to an emphasis on a collective rather than individual approach. Government pension schemes or disability payments are typically targeted to an individual, while community-led approaches foster collective responsibility for all members of a community. This emphasis on inclusion and participation (also manifest in savings groups and mapping processes) is intended to strengthen ties of social capital, a vital asset for marginalised groups whose main avenue for impact is through collective action. This section presents some of the ways that organised communities in Southeast Asia specifically seek to reach out to the most vulnerable households in response to a variety of challenges, from post-disaster rehabilitation to designing communal areas. It also highlights examples where other actors have empowered communities to support particularly marginalised individuals and households.

Organised groups of the urban poor have demonstrated their commitment to including vulnerable residents in upgrading initiatives.

Many of the community networks' initiatives are infrastructure upgrading projects, such as walkways, street lighting and drainage. Although not all residents may be able to participate financially or physically in construction, they still use or benefit from these investments. In effect, the networks are supplying public goods that do not directly profit their members or exclude non-members from use. These projects are particularly beneficial to the most vulnerable residents of a community, such as the elderly or disabled, who are also more likely to lack the voice or resources to act themselves.

Thailand's national government has subsidised a number of incremental upgrading and voluntary relocation programmes in informal settlements, notably through the Baan Mankong programme (Boonyabancha, 2009). In a number of these projects, community members have supported housing upgrades for the poorest, even if those people have not been able to participate through savings or physical labour due to disability, poor health or old age. These residents are identified through the surveys which precede any community-led initiatives. One such approach has been the construction of 'central homes', which serve to meet the different needs of certain marginalised groups (see Box 2).

BOX 2: CENTRAL HOMES

The concept of 'central homes' was developed in a canal-side community in Thailand's capital Bangkok to ensure that people with disabilities, chronic ill health or the elderly could be accommodated in an upgraded settlement. Space was made in the on-site upgrading project in the Bang Bua community to build two row houses, where the lower floor could be occupied free of charge by elderly or disabled community members, while the upper floor could be rented by community members who were tenants in the settlement before the upgrading (Castanas et al., 2016). As they did not previously own residential structures, the households renting upstairs were not eligible to a plot in the upgraded site, but community members sought to ensure the tenants could remain. In return, a condition of rental in the upper flats was that the tenants had to look after disabled or elderly renters below. These central homes have become a vital community resource which can ensure that vulnerable community members always have a place to live.

These central homes were constructed with significant contributions from community members, in the form of either money or labour, as well as a subsidy from the Community Organisations Development Institute (CODI) (Castanas *et al.*, 2016). This approach demonstrates communities' willingness to make financial and material contributions in support of individuals who might otherwise be excluded.

Some community organisations have established additional mechanisms that provide dedicated support for those at particular risk. The Homeless People's Federation Philippines, for instance, has established rehabilitation schemes for people with disabilities to provide them with income-earning possibilities. This initiative recognises that some elderly and disabled people have precarious or inadequate livelihoods, and therefore cannot contribute as much to savings schemes as other residents of informal settlements. Many communities in the Homeless People's Federation Philippines have also established health savings and insurance schemes, whereby families can obtain services such as medical consultations, medicine and hospitalisation. Unlike many formal initiatives, the community-based programme included people from high-risk demographic groups such as waste pickers, people with disabilities and the elderly (Vincentian Missionaries Social Development Foundation Incorporated, 2001; Yu and Karaos, 2004).

Organised groups of the urban poor can reach and support vulnerable urban residents more effectively when financial resources are channelled to the community level.

The Decent Poor Fund was pioneered in Thailand and subsequently expanded to seven other countries. This fund is supported by the nongovernmental organisation SELAVIP, with community members providing match funding. The substantial contribution from community savings highlights the culture of collective responsibility, even when other residents face considerable resource shortfalls themselves. In Cambodia, for example, the Decent Poor Fund has supported 74 households across 38 cities with \$US36,500 from SELAVIP, with community members providing match funding of up to 40 per cent (Shepherd et al., 2016). In this programme, community members identify a recipient to receive a grant or soft loan to help them through financial hardship and improve their living conditions. Candidates include very poor households, people with disabilities or illness, widows with multiple children, those with no housing or very poor quality housing, and households who may be part of an upgrading process but face unexpected financial difficulties. Typically, grant recipients are expected to actively contribute to the community in some way. The intention of the fund is not only to direct funds to the poorest, but also to raise awareness about the importance of supporting and including them in housing development activities.

Another example from Thailand arose following the devastating floods of 2011. Some compensation was provided to all families by the national government. The World Bank and Japanese Social Development Fund provided additional funding to municipalities to support households whose homes were totally destroyed by the floods, or households with vulnerable members (Castanas et al., 2016). In these instances, the municipalities contacted local communities for assistance. Community members used data generated from community-led enumeration and mapping to advise local authorities as to which households needed assistance, thus ensuring effective targeting of financial support to the most vulnerable.

Including low-income and other marginalised groups in planning and design can enhance the inclusivity of urban form and function.

Supplementing dedicated housing such as central homes, the process of universal design, supported by architecture professionals, offers a practical collective approach to community-scale spatial planning. Rather than the traditional and stigmatising differentiation between 'normal' and 'disabled' populations (whereby accessibility goals are appended to conventional design processes), universal design is based on the principle that there is only one population comprised of individuals with diverse characteristics and abilities (Iwarsson and Ståhl, 2003). This lends itself well to collective approaches adopted by communities, whereby members collectively identify priorities and mediate different interests. For example, in Rin Nam community in Thailand, the Tar-Saeng architects organised participatory design workshops with community members to think about a walkway design that would be suited to the needs of all urban residents (Castanas et al., 2016). In this process, the community suggested design options such as handrails at multiple heights, painting the handrails in bright colours to improve safety, and adding benches suitable for children as well as adults. Some challenges remain in the implementation, as the construction requires some particular skills that community builders may not have. However, the process of universal design led to some fundamental structural changes that ensured the new walkways accommodated community needs much more than the original proposition.

Taken together, the examples presented in this section highlight the extent to which organised communities are able to identify the differing needs of households within their neighbourhoods, and the range of tools and approaches they can apply to try and address the needs of those that risk of being left behind. Participatory processes as implemented by low-income communities across Asia are fostering a culture of inclusion internally, while contributing to the empowerment of residents to challenge exclusion at the city scale.

3.3 Leaving no one behind at the city scale

Collective action can positively change perceptions of residents of informal settlements, mobilising governments to engage constructively with low-income and other marginalised groups.

Urban poverty is caused and perpetuated by underlying social and economic structures that determine land ownership and use, allocate public and other resources, and exclude low-income and other marginalised groups from decision making (Mitlin and Satterthwaite, 2013). Therefore, low-income populations cannot significantly improve the quality of their housing and infrastructure without partnering with local government to change these systems (Boonyabancha and Kerr, 2015). Local governments need to dismantle exclusionary structures, such as regulations around plot size or building materials that impose affordability constraints (Mitlin, 2008). Additionally, they need to create an enabling environment through, for example, opening up new areas of land for residential expansion, facilitating densification or constructing trunk infrastructure (McGranahan et al., 2016).

Organised communities have a strong record of building constructive partnerships with local authorities. These relationships are often catalysed by communityled demonstration projects. The communities within ACHR's network, for example, have successfully designed, built and managed a range of small-scale construction programmes, upgrading walkways, drains, toilets, community centres, water supply and solid waste systems. These projects drive political change in two ways. First, they demonstrate residents' planning and delivery capacities to local governments, earning their respect, and positioning communities as prospective partners rather than recipients. Secondly, these projects are often necessary to qualify informal settlements for government support: communities in Quezon City in the Philippines, for example, completed reblocking - by re-arranging the site layout - so that the settlements complied with sub-division plans and regulations, thereby rendering them eligible for services from the local government units (Galuszka, 2014).

Stronger relationships between organised communities and local governments enable co-production of infrastructure in informal settlements, whereby the state supplements the community's resources. This could include the state providing space for community meetings, lending machinery or providing materials to communities, providing technical inputs into community-led design and construction processes (for example, by municipal architects and engineers) or the joint construction of substantial proportions of urban infrastructure. Co-production is an important move away from aided self-help, whereby community groups seek to address their own needs with limited external support, towards more participatory governance structures, whereby the state supports community action (Satterthwaite and Mitlin, 2014). More comprehensive upgrading of housing and infrastructure

BOX 3: COMMUNITY HEALTH VOLUNTEERS

Establishing adequate and appropriate care for people with disabilities is often challenging due to limited accessibility to healthcare centres, lack of interest or communication by health professionals, and funding shortfalls (Wanaratwichit et al., 2015). In Thailand, community health volunteers play an important role in serving people with disabilities and other marginalised groups. The national government organises training of these volunteers so that they can assist medical staff and support health promotion and education initiatives. The volunteers are paid THB 600 (US\$17) per month to cover any costs and are supervised by local authority health officers (Castanas et al., 2016). In 2010, there were approximately one million health volunteers across Thailand (Jongudomsuk and Srisasalux, 2012).

The scale of community health volunteerism in Thailand speaks to a culture of strong social capital, which the programme further strengthens by equipping prospective volunteers with the relevant skill sets and resources, such as Thai massage or basic counselling. The programme's emphasis on participation of people with disabilities and their carers (for example, through a collaborative needs assessment and common goal setting) also enhances these marginalised people's confidence and trust in the health system, which can encourage appropriate care seeking (Wanaratwichit et al., 2015). Finally, community health volunteers can bridge the divide between people with disabilities and the formal healthcare system by providing referrals or assistance necessary to access healthcare or other forms of government support. In this example, public support for community-based approaches has created an effective safety net, expanding both social and physical care to those at particular risk of being left behind.

implies greater political acceptance of informal settlements: this incremental approach can even be understood as a temporary strategy as government institutions develop the capacities and accountabilities for a comprehensive welfare state (Satterthwaite and Mitlin, 2014). Community-led approaches to urban development can thereby drive the wide-ranging social and political change necessary for other urban actors to recognise residents of informal settlements as legitimate citizens with rights and entitlements. This, in turn, is a precondition for designing urban plans, policies and investments in ways that ensure that no part of the city is left behind.

Multi-stakeholder decision-making structures can help to amplify the voices, and respond to the needs, of marginalised groups.

Community Development Funds (CDFs) are revolving funds which are initially capitalised by household savings. These CDFs may be managed at either the community or city scale. Where they are managed at the city scale, communities invite local authorities (among other stakeholders) to be involved. As of November 2014, ACHR had supported savings processes in 206 cities across Asia. Of these, two-thirds (136) had city-level revolving funds totalling US\$21.6 million in capital, of which 70 per cent of the money (US\$15.2) million) came from community contributions (ACHR, 2015). The opportunity to influence the allocation of these resources provides a compelling incentive for local authorities to partner with communities in the management of CDFs.

The CDFs are multi-stakeholder decision-making structures that bring together diverse actors, including low-income urban residents that are typically excluded from such forums, to collaboratively prioritise, plan and implement upgrading initiatives. This means that the needs of residents in informal settlements - particularly housing, tenure, water and sanitation - are brought to the attention of local authorities, and that these residents have a channel to influence policies and projects that may affect their quality of life. CDFs also provide a space for community members to negotiate with local authorities to secure other support, such as building materials, land, technical assistance and access to construction materials. CDFs in Cambodia, Nepal and Vietnam have been especially successful in leveraging other resources (Boonyabancha and Kerr, 2015). As loan management capacities improve, CDFs may also be able to blend public and private capital from formal financial institutions with community savings in ways that effectively address the needs of low-income and other marginalised urban residents (Satterthwaite and Mitlin, 2014).

Some CDFs operate social security systems intended to protect those most at risk of being left behind. This is most commonly in the form of payments to households affected by calamities, such as injuries or illness that cause loss of work, house fires or floods (Archer, 2012). For example, CDFs provided payments to households in Nakhon Sawan (Thailand) following the 2011 floods. Other CDFs have established welfare funds to support vulnerable individuals, including people with disabilities, on a more regular basis. CDFs therefore provide a means to extend welfare and insurance coverage to those who lack the paperwork or bank accounts to qualify for formal schemes provided by the public and private sector (Archer, 2016).

BOX 4. COMMUNITY WELFARE FUNDS

In the absence of comprehensive or sufficient social protection schemes, community welfare funds provide an important safety net for residents of informal settlements. This insurance is very valuable, as poverty significantly increases both exposure to risks such as road accidents and the probability that injury or illness will lead to death or disability (Nantulya and Reich, 2002).

ACHR has provided seed funding for many of these welfare funds, which are administered by the federations with support from professional NGO staff. In Nepal in 2014, for example, Lumanti Support Group for Shelter provided 20 women-led savings groups with NRs 80,000 (US\$700) to capitalise their welfare

funds. The welfare funds additionally collect NRs 200 per member per year, supplemented by 10 per cent of any earnings. These welfare funds then provide (Lumanti, 2014):

- NRs 2000 (US\$17.5) in the event of death, disability or major operation of the member
- NRs 3000 to 5000 (US\$26.2 to US\$43.7) in the event of a terminal illness
- NRs 1000 (US\$8.7) in the event of the death of a member's relative
- NRs 2500 (US\$21.8) in the event that the member has a baby, of which NRs 500 is used to start saving for the child.

4

Discussion

4.1 Tackling exclusion at the city and community scale

As demonstrated in the preceding sections, residents of low-income communities deploy a number of approaches to ensure that all members of their community are considered and included in collective activities. There is a case to be made that communities should continue to shape and manage outreach programmes, since collective approaches can break down many of the exclusionary socio-economic structures of urban areas. However, it is important to emphasise that the burden of responsibility for leaving no one behind should **not** be imposed on low-income communities. Community-led processes have emerged as a result of the exclusion of residents from formal urban systems, particularly land and labour markets. Other actors have a central role to play in eliminating discriminatory structures and processes, ensuring that marginalised groups have a voice in existing institutions and guaranteeing that basic needs are met (McGranahan et al., 2016). At a minimum, the state and international agencies need to enable the improvement and scaling up of community-led activities.

It is important to acknowledge that limitations and challenges remain in community-led approaches to including the most marginalised. Low-income urban residents live and work in very precarious conditions. This makes them susceptible to shocks and stresses such as loss of livelihoods or housing (Baker, 2011; Banks, 2014) that could jeopardise their own contribution to community activities, let alone their capacity to support other, even more marginalised, urban residents. While the social capital generated by

collective action and the financial capital generated from savings can mitigate these risks (Saiyot and Matsuyuki, 2016), significant external pressures can still undermine community-led processes. Similarly, there may be power imbalances within communities that mean certain individuals and households can disproportionately influence decision-making processes. For example, there are likely to be conflicts of interest between tenants and landlords (Banks, 2014).

There can also be practical barriers to dependence on community processes. It is difficult for larger communities to disseminate information and convene all members, which limits the reach of collective processes. Although there is scope to decentralise some community activities (for example, savings groups typically operate with sub-groups of around ten households), some processes and decisions will require the participation of all members. This can be a time-consuming process that does not necessarily align with the short timeframes of public and donor-funded programmes. It can also take time for governments to engage with these processes and accept their legitimacy (Patel et al., 2012). Similarly, communities typically organise around a common interest or purpose. This means that they cannot be expected to reach everyone who may be left behind. People without any form of housing, for example, may not be considered residents of informal settlements and therefore fall outside of social support networks. In addition, people around the world have certain norms and prejudices that may lead them to act in an exclusionary way: in much of Asia, for example, there can be considerable stigma attached to intellectual disabilities and mental illness (Ngo et al., 2012; Azeem et al., 2013), which can mean that the households and families of these people may not be able to participate as fully.

It is worth acknowledging that any initiatives that target particular characteristics of marginalised individuals, such as disability, risk fragmenting collective identities and actions. Participatory design approaches, for instance, have been criticised for weakening social capital and mobilisation by labelling people with 'vulnerable' identities (Frediani, 2016). Governments, donors and nongovernmental organisations in particular need to be cognisant of the messages they can send to communities through the approaches and practices they apply. These actors have a responsibility to challenge power relations that shape exclusion and marginalisation, rather than to perpetuate and exacerbate such structures.

Nonetheless, meaningful partnerships between governments and organised groups of the urban poor can provide an effective means to bridge the formal and informal sector, permitting more inclusive forms of urban development. At the city scale, these community-based organisations can deliver significant improvements in the quality of infrastructure and housing in informal settlements, initially through construction or upgrading, and subsequently through influencing changes to relevant policies and programmes. For example, as documented above, organised communities have negotiated changes to building regulations and plot size to simultaneously ensure affordability and secure tenure (Mitlin, 2008). They have also used their savings to capitalise CDFs, which can provide a forum for diverse stakeholders (including low-income and other marginalised groups) to share information and plan development (Archer, 2012). These changes to both the physical and political landscape of the city empower residents of informal settlements to participate more fully in economic and social activities.

In many countries, government schemes exist to support vulnerable individuals - for example, welfare payments for people with disabilities or pensions for elderly people. However, this support may be piecemeal and insufficient to meet daily needs. There is also the risk that certain people may not be able to access such support because they lack the necessary legal documentation or are otherwise unable to navigate the required bureaucratic procedures (Bhan et al., 2013). Providing public support such as land, education or finance to community-based organisations and community members - such as health volunteers can be an effective way to reach these individuals and households. Supporting collective approaches can also strengthen social cohesion, which can redress identitybased forms of exclusion and enable collective decision making and investments in public good. Therefore, national governments, local authorities and donors that are seeking to leave no one behind should recognise the central importance of creating an enabling environment for grassroots organisations of the urban poor.

4.2 Supporting community processes to leave no one behind

Local authorities need to establish or engage in multi-stakeholder platforms that include marginalised groups.

Many cities in Asia now have CDFs in place at either the community or city scale. These community-led, multi-stakeholder platforms provide an entry point for collaboration and co-production between local authorities and organised groups of the urban poor. They provide a forum where community representatives can highlight practices and regulations which may foster or augment exclusion, such as building by-laws which limit opportunities for home-based income-generating activities (often the only option for people with limited mobility). They also allow the urban poor to develop their knowledge, confidence and capacities (Phonphakdee et al., 2009). Critically, CDFs are initially resourced by community savings and often supplemented by donor funds, which provides an incentive for local authorities to respond constructively to community concerns (Boonyabancha and Mitlin, 2012). Where partnerships with local governments are successfully fostered, these actors can champion the need for further support to communities from national government or international donors.

Multi-stakeholder forums such as CDFs can also serve to ensure that public initiatives are planned and implemented in ways that do not exacerbate poverty and vulnerability. For example, investments in transport infrastructure may lead to evictions and demolitions, while investments in waste management infrastructure may destroy the livelihoods of waste pickers. Codesigning these projects with organised groups of the urban poor (whether residents of informal settlements or waste pickers) can safeguard urban livelihoods and access to basic services and infrastructure (Colenbrander et al., 2016). However, a single institution cannot dismantle the wide array of socio-economic structures arrayed against residents of informal settlements. For example, community surveying and mapping processes may take months. The information that these participatory processes generate is vital to prioritising activities and informing planning, and should be considered an essential resource. Yet while many local authorities recognise this and advocate for participatory design of infrastructure projects, the timescales allocated for such processes may be unrealistic. There is thus a need for complementary reforms, such as adopting multi-year budgeting and planning processes at the local and national scale.

National government actors can support collective action at scale.

An innovative public organisation in Thailand, the Community Organisations Development Institute (CODI), demonstrates the catalytic role that national governments can play in enabling and scaling up community-driven approaches to urban development. Established in 2003, CODI was set up to support upgrading of informal settlements through providing housing loans and infrastructure subsidies to organised groups of the urban poor. It also supports their networks, ensuring that community activities are aligned with the local and national development plans (Boonyabancha, 2005). In its first few years, CODI supported community-led initiatives in over 1,000 communities (Boonyabancha, 2009).

The staff at CODI supported communities to negotiate with landowners in order to secure tenure for the Baan Mankong upgrading. Where informal settlements were on public land, CODI helped to organise memorandums of understanding with the land-owning agencies; where the land was privately owned, CODI helped the communities to identify affordable land for purchase or arrange land-sharing agreements. The Baan Mankong programme required collective land ownership, which "strengthens the community processes that help households make the challenging transition from informal to formal, provides protection against market forces that often lead poorer households to sell, and encourages on-going community responses and less hierarchic community organization" (Boonyabancha, 2009, p. 309). CODI also provided subsidies for 'central homes' within upgraded settlements, which ensure that particularly marginalised urban residents (such as people with disabilities) do not get left behind (see Box 2).

The work of CODI illustrates how national governments can dismantle many structural inequalities within cities, equipping organised communities to participate in formal land and housing systems. It also shows how national governments can create financial and regulatory structures that support community processes, including activities within communities that allow vulnerable residents to take part in decision making and upgrading processes. The Baan Mankong programme facilitated by CODI has fostered a strong network of urban community organisations across the country, which have constructive relationships with local authorities and an impressive track record of improving

the housing, access services and livelihoods of their members (ACHR, 2014). The organisation's emphasis on collective action and commitment to flexibility (in terms of how funds are used, where they are directed and the timescale for repayment) was central to its success in supporting community-led processes. The CODI model offers many valuable lessons to other national governments seeking to address urban poverty, informality and exclusion.

4.3 Looking ahead

The urban population is increasing rapidly, with most of the growth taking place in small and mediumsized cities of Africa and Asia. Many of these cities historically experienced underinvestment in basic infrastructure, such as water and sanitation (McFarlane and Rutherford, 2008); the expansion of the urban population is compounding these deficits. Today, over 880 million urban residents lack access to one or more of the following: durable housing, adequate living space, water or sanitation (UN-Habitat, 2016). Many more lack access to services such as electricity, healthcare, education and waste collection. Local authorities in the global South are struggling to secure the resources necessary to respond to these unmet needs: for example, 20-50 per cent of the annual municipal budget is often spent on solid waste management, even though only 50 per cent of the urban population is covered by these services (UN DESA, 2012) - usually those living and operating in the formal sector.

Access to, or exclusion from, infrastructure and services is shaped by power relations and politics within the city (McFarlane and Rutherford, 2008). Although informal practices of occupation and access are ubiquitous among low- and high-income urban dwellers alike, the consequences of such practices are very different: low-income urban residents are much more likely to be denied access to mortgage finance and be ineligible for municipal services (Bhan et al., 2013). The scale of informality in many Asian and African cities adds further complexities to urban planning and investment, as decision makers cannot use conventional tools such as spatial plans, building codes and land/housing markets without imposing significant costs upon the poor (Watson, 2009). Achieving the SDGs will demand different urban development strategies that can bridge the formal and informal sectors, mobilise new streams of finance and deliver infrastructure that responds to the needs of low-income and other marginalised groups.

Focusing on organised groups of the urban poor in Southeast Asia, this paper has demonstrated that community-led approaches offer considerable potential as a means to leave no one behind. Building on a history of strong co-operative movements and a culture of savings in Asia (Dahiya, 2012), residents of many informal settlements have established institutional and financial frameworks based on small groups that save regularly. The savings are hugely significant in contexts of severe resource constraints, where even governments that are committed to urban poverty reduction struggle to mobilise the finance needed to deliver housing and infrastructure at scale.

At the community level, surveying and mapping processes allow community-based organisations to identify vulnerable residents, such as the elderly, disabled or the chronically ill. Decisions around upgrading initiatives are also jointly made, and the flexibility and responsiveness of the decision-making process means that communities are unusually well-positioned to take into account the needs of vulnerable members. In some cases, community-based organisations have established additional schemes to transfer risk for marginalised residents, such as community-run insurance programmes. These activities further foster social capital, which underpins all collective decision making and action.

At the city scale, there are many examples where community-led approaches have driven profound social and political change. By mobilising resources through regular savings and demonstrating their capacities through small-scale projects, these grassroots organisations have changed government perceptions about the urban poor. Local authorities in these contexts increasingly recognise organised groups of the urban poor as prospective partners in urban planning and investment. This has manifested in secure land tenure, housing finance programmes and legal access to basic infrastructure and services for the relevant communities. Critically, many of these public initiatives continue

to support collective action. Thailand's CODI, for example, secures collective tenure rights for residents of informal settlements, which helps to buffer market forces and support social cohesion in the longer term (Boonyabancha, 2009; Dahiya, 2012).

In contexts where the state may be unwilling or unable to take the lead, empowering and resourcing communitybased organisations can be an effective way to ensure that no one is left behind. The establishment of CDFs provide such a platform, bringing together diverse urban stakeholders to plan, implement and manage upgrading initiatives. These CDFs effectively overcome some of the economic barriers to infrastructure provision by blending different resources (community savings, development assistance and diverse inputs from municipal authorities). They also tackle social and political exclusion by amplifying and legitimising the concerns of residents of informal settlements. Additionally, CDFs may also provide an avenue to support particularly vulnerable individuals and households, drawing on community surveys and mapping to channel public finance and development assistance to these groups. There are opportunities to improve and expand these efforts: for example, partnerships with disability rights organisations might highlight specific needs and gaps in service provision, and build solidarity across networks of different identities.

Community-led approaches have emerged due to exclusionary practices and processes. The responsibility for leaving no one behind should not fall upon these residents. Yet at both the community and city scale, the strategies adopted by organised groups of the urban poor are leading to more inclusive forms of development and governance. Their efforts should be recognised as an asset which can help to reduce urban poverty and marginalisation, deliver urban infrastructure and achieve the SDGs. Governments, donor agencies and NGOs should seize the opportunity to support and scale up these community-led initiatives towards more inclusive urban development.

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List of abbreviations and acronyms

ACHR Asian Coalition for Housing Rights

CDFs Community Development Funds

CODI Community Organisations Development Institute

DPF Decent Poor Fund

MDGs Millennium Development Goals

NCDF National Community Development Foundation

NGO Nongovernmental organisation

SDGs Sustainable Development Goals

UCLG United Cities and Local Governments

UN United Nations

UN DESA United Nations Department of Economic and Social Affairs

UN-Habitat United Nations Human Settlements Programme

WHO World Health Organization

By 2050, two-thirds of people worldwide will live in urban areas. Many city dwellers in the global South live in informal settlements, without access to basic services. The global Sustainable Development Goals seek to redress this inequity with an overarching aim to 'leave no one behind'. This paper examines what organised low-income community networks are already doing to ensure no one is 'left behind' in urban development. It presents examples from Cambodia, Indonesia, Nepal, the Philippines and Thailand where community organisations have sought to include all community members – whether disabled, elderly or extremely poor – in upgrading activities, and offers recommendations to scale up action.

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