
Building homes, changing official approaches

The work of Urban Poor Organizations and their Federations and their contributions to meeting the Millennium Development Goals in urban areas

Celine d’Cruz and David Satterthwaite

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ABOUT THE AUTHORS

Celine d’Cruz has worked with the Indian NGO SPARC since 1984 and is one of the global coordinators of Slum/Shack Dwellers International. This paper was written during the second half of 2004, when she was a visiting fellow at the International Institute for Environment and Development (IIED) in London. E-mail: celine@vsnl.com

David Satterthwaite is a senior fellow at the International Institute for Environment and Development (IIED), where he has worked since 1974, and is editor of the journal *Environment and Urbanization*. In 2004, he was a recipient of the Volvo Environment Prize. E-mail: david@iied.org.

Human Settlements Programme

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3 Endsleigh Street

London WC1H 0DD, UK

Tel: 44 20 7388 2117 (international); 020 7388 2117 (UK)

Fax: 44 20 7388 2826 (international); 020 7388 2826 (UK)

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Building homes, changing official approaches

The work of urban poor organizations and their federations, and their contributions to meeting the Millennium Development Goals in urban areas

SUMMARY

Perhaps the most significant initiative today in urban areas of Africa and Asia in addressing poverty and in contributing to the achievement of the Millennium Development Goals is the work of organizations and federations formed and run by the urban poor or homeless. In at least 11 nations, these federations are engaged in many community-driven initiatives to upgrade slums and squatter settlements, to develop new housing that low-income households can afford and to improve provision for infrastructure and services (including water, sanitation and drainage). They are also supporting members to develop more stable livelihoods, and working with governments to show how city redevelopment can avoid evictions and minimize relocations. Comparable federations are developing in other nations. Many city governments and some national governments and international agencies have supported these community-driven approaches, increasing the scope of what is possible.

Savings and credit: The foundations for these federations are hundreds or thousands of savings groups formed and managed by urban poor groups. Women are particularly attracted to these groups because they provide crisis credit quickly and easily; their savings can also accumulate so that they help fund housing improvements or income generation. These savings groups are the building blocks of what begins as a local process and develops into city-wide and national federations. These groups not only manage savings and credit efficiently, but this collective management of money and the trust it builds within each group increases their capacity to work together on housing and other initiatives.

Examples of the federations:

- In India, the National Slum Dwellers Federation and *Mahila Milan* (savings groups formed by women slum and pavement dwellers) have over 700,000 members, and they are working in many cities and smaller urban centres on upgrading and new housing projects involving tens of thousands of households, and on community managed toilet blocks involving millions.
- In Thailand, urban poor community organizations and their networks are engaged in many projects and city-wide initiatives, working with local governments and supported by a national agency, the Community Organizations Development Institute. Their target is to significantly improve the lives of 300,000 urban poor households between 2004 and 2008.
- In Cambodia, the Solidarity for the Urban Poor federation is working in 200 slums with community-based savings and credit schemes, and with the government in an ambitious programme to upgrade hundreds of slums and develop alternatives to evictions.
- In the Philippines, the federation has 50,000 members and is working in 22 cities; projects are underway in several cities, involving several thousand households.
- The South African Homeless People's Federation represents 1,500 autonomous savings and credit groups and has an active membership of more than 100,000 families who live in some 700 informal settlements, 100 backyard shack areas, three hostels and 150 rural settlements. Their projects have provided housing and/or land tenure for over 12,000 households.
- The Kenyan federation has 137 savings groups in over 60 settlements in nine different urban or peri-urban areas and more than 25,000 members. It is engaged in many upgrading projects.
- The Zimbabwe federation represents 1,600 savings schemes with 45,000 members; most live in holding camps, squatter settlements, backyard shacks or hostels, or are lodgers. It has many housing projects underway, working with local authorities.
- The Shack Dwellers federation of Namibia has over 300 savings groups with 12,350 member households; most live in informal settlements or backyard shacks, although 2,300 member households have acquired land for housing.

Partnerships with government while protecting their autonomy: All federations seek partnerships with governments, especially local governments. Large-scale programmes are not possible without their support and without getting secure tenure, as most of the homes and settlements in which federation members live are illegal. Many citizen entitlements, including the right to vote and access to schools, usually depend on having a legal address. All the federations support their savings groups to develop initiatives for upgrading or new house development or improved services, to show governments and

other external agencies what they can do – and to provide the learning on which larger initiatives can be based. Most of their initiatives have much lower unit costs than conventional government or international agency initiatives, and draw far more on local resources. And other federation groups learn from these, so they also take initiatives. As these spread, the federation can grow to become a national movement. All the federations are also part of a transnational movement, as they work with each other and with urban poor organizations in other nations that are developing their own federations. They have formed their own international umbrella organization – Shack/Slum Dwellers International (SDI) – to work to change the policies and practices of international agencies, so that they support community-driven development. SDI also supports exchanges between member federations and supports emerging federations in other nations.

Poverty reduction and the MDGs: These federations provide national governments and international agencies who are committed to reducing poverty and meeting the Millennium Development Goals with representative organizations of the urban poor with whom they can work. What these federations are currently doing is contributing much to significantly improving the lives of millions of slum dwellers, and so contributing to meeting MDG Target 11. Their work is also contributing to meeting other MDGs, including reducing infant and child mortality, addressing major diseases, improving provision for water and sanitation and promoting greater gender equality.

The significance of these federations can be seen in:

- The scale of their work – in many nations, the federations' programmes are reaching tens of thousands of people; in some, hundreds of thousands or even millions.
- How their work and their willingness to develop partnerships with governments are changing the approaches of city and national governments and international agencies. Their explicit strategy is not to replace government but to make government more effective.
- Their redefining participation. The savings groups are at the centre of these federations and all the initiatives they take; nearly all the federations have support NGOs, but these know that it is the savings groups and the federations that have the lead role. Women have central roles in all the federations, and all the federations strive to make sure that the poorest households can join.
- Their capacity to lower unit costs and mobilize local resources – so that external support goes further – and to recover costs for many initiatives, thus greatly reducing and sometimes even eliminating the need for external funding.

From clients or beneficiaries to active agents: For governments, working with federations implies not only political will but also changes in how politicians and bureaucrats perceive “poor people” and their organizations. Government staff (and staff from international agencies) often view the “poor” as “clients” or “beneficiaries”, not as the agents, whose individual and community processes can, with appropriate support, really improve their lives. It is difficult for politicians to shift from patron–client relationships, and for professionals to learn how not to dominate the planning and management of initiatives.

The urban poor funds and the NGOs that support them: In ten nations, federations have set up urban poor funds to help members acquire land, build homes and develop livelihoods. These funds are also where members' savings are deposited and where external funding from governments and international agencies is managed. These funds allow external support to be directed, used and managed by the federations, rather than having to conform to inappropriate externally imposed conditions; they also provides accountability and transparency for funders. Often, a contribution to the federation fund from a city government signals a change in government attitude and the beginning of a partnership.

Lowering costs and cost-recovery: There are obvious advantages to initiatives that keep down unit costs and that recover costs, because these make limited funding reach far more households. For all community-driven developments, it is important to minimize the gap between the cost of “significant improvements” (whether through upgrading or new housing) and what poor people can afford. The federation experiences to date show that:

- Upgrading is better than moving to new locations, in part because it is usually cheaper, in part because it avoids disrupting the inhabitants' livelihoods and social networks.
- If upgrading is not possible, seek land sites for new housing nearby and seek all possible means to keep down unit costs – for instance, through supporting self-help, allowing incremental development of housing and infrastructure and permitting smaller plot sizes and community involvement in installing infrastructure.
- It is often possible find land for new housing in convenient locations cheaply. Government agencies often have suitable land.

- If subsidies are available for new house developments, support community-driven house construction, not contractor-built houses, because these produce larger, better quality houses.
- It is important to avoid credit wherever possible because this always imposes financial costs on poor households. Good practice is helping poor people avoid loans or minimizing the size of the loan they need – for instance by keeping down unit costs. This implies a different approach from most loan providing agencies, which judge success by how many loans they provide and how much they lend. However, when used appropriately, credit can help support improved livelihoods and better housing, while also making limited funds go further.

Water and sanitation: Many federations have improved and extended provision for water and sanitation into the homes of thousands of low-income households through upgrading and new house developments. The federations have also pioneered community-designed and managed public toilet blocks, where space or finance constraints prevent improved provision to each household. This was first developed in India, where the federations have supported hundreds of community toilet blocks that serve millions of people. Similar toilet blocks are now being tried out by federations in Kenya, Uganda, Zimbabwe, South Africa and Sri Lanka.

The Orangi Pilot Project-Research and Training Institute in Pakistan has shown another way to support community-driven approaches for sanitation by supporting households in a street to work together to manage the installation of sewers/drains. This has reduced unit costs so much that low-income households can afford to pay the full costs. Many government agencies have adopted this method and now, community-driven sanitation initiatives are being integrated into city-wide infrastructure. This has achieved what was said to be impossible – the extension of good quality sewers/drains to hundreds of thousands of low-income households, with cost-recovery. It shows that greatly expanding provision for sanitation is as much about developing competent, accountable local agencies or utilities that can work with community organizations as it is about funding.

Going to scale: Individual community organizations are unlikely to get governments to change their policies even if they can negotiate some concessions. Federations with hundreds or thousands of community organizations have more chance of success. Changes in government policy and practice are usually required in order for federation programmes to “go to scale”, and this has been achieved in many places by a combination of strong community organizations, demonstration/precedent-setting projects (which show governments what federations are capable of), community-managed surveys and enumerations (to provide the data needed for city-wide programmes) and a willingness to develop partnerships with city authorities. This combination has produced city-wide changes in Phnom Penh, Mumbai, Windhoek, Durban and many cities in Thailand. Some federations’ programmes have national significance – for instance, the upgrading programme of the Cambodian federation received the support of the national government, while in India the community-managed toilet block programme stimulated the national government to set up a special funding facility to encourage comparable programmes throughout the nation. The work of the Homeless People’s Federation in South Africa has influenced national housing policy towards supporting the “people’s housing process.”

The *Baan Mankong* programme in Thailand is perhaps the most ambitious national programme. It seeks to reach 300,000 households in 2,000 urban poor communities with improved housing and living conditions and tenure security between 2004 and 2008. This programme provides subsidies for infrastructure improvements and loans to community-based savings groups and their networks for income generation, land, and housing construction or improvement. The support allows each community to design what it considers appropriate rather than making all plans fit official blueprints.

This Thai programme has also shown how support for community-driven initiatives can lead to comprehensive city-wide plans driven by urban poor communities and their networks. City-wide plans are important not only because they increase the number of people reached but also because they can change the nature of what is possible, especially in how urban poor groups can become involved. The first step is to build an information base on conditions in all of the areas with poor quality housing. In Thailand and in many other nations, community organizations and their networks or federations have shown how to do very detailed slum surveys in ways that fully involve the inhabitants. This provides the information base for a city-wide programme **and:**

- develops linkages between all the urban poor communities;
- makes apparent the differences between the many “slums”, allowing solutions to be tailored to each group’s needs and circumstances; and
- allows urban poor communities to help choose which settlements will be upgraded first; if they are

not involved in these choices, those that are not selected will feel excluded and often resentful.

Step 2 involves pilot projects. When designed and implemented by external agencies, these often fail to develop beyond the pilot phase. But if these are planned within city-wide processes involving urban poor organizations, they are centres of experiment and learning that become precedents and catalysts for action elsewhere. Observing the first set of pilot projects can encourage other urban poor groups to start a savings group, to develop their own survey, to undertake a project – because they see “people like them” designing and implementing these.

City-wide consultations, data-gathering and pilot projects strengthen the horizontal linkages between urban poor communities so that they engage collectively with city governments in discussing city-wide programmes. Rather than each urban poor group having to negotiate only with the politicians or civil servants responsible for their district, these allow negotiations at the city level that can address the urban poor’s problems of land tenure, infrastructure, housing and services at the city scale. This is not easily achieved. City governments and professionals find it difficult to see urban poor organizations as key partners. City politicians find it difficult to no longer be the “patron” dispensing “projects” to their constituency. Traditional community leaders may resent their loss of power. But this kind of city-wide process allows the jump in scale from isolated upgrading projects to city-wide strategies, and builds the partnerships between urban poor organizations and local governments to support a continuous process.

Tools and methods: All the federations use savings and credit groups, pilot projects, community-driven surveys/maps and community exchanges, both to strengthen the federations (including supporting a continuous learning cycle among its member groups) and to change the attitudes and approaches of governments and international agencies. The pilot projects allow federation groups to try out initiatives – and if they work well, they are visited and discussed by other groups, many of whom return home and try out similar initiatives. So the initial initiative is refined and tested in different places, and each new initiative is also visited and discussed.

Community-directed household, settlement and city surveys are important in helping communities look at their own situations and consider their priorities, as well as providing government and other external agencies with the maps and the detailed data needed for projects. Government agencies usually have little or no detailed data about informal settlements. Community-directed surveys have shown how to produce the data needed about each household and each housing unit and its plot boundaries.

Exchange visits between savings groups and other groups interested in learning more about the federations are important because they spread knowledge about how urban poor groups can do things themselves. They also help draw large numbers into the process of change, allowing the savings groups to federate and create strong personal bonds between communities (so that they learn to work with each other, rather than seeing each other as competitors for government resources). Although exchange visits are primarily to support community organizations, civil servants and politicians are also invited to take part – and these visits have often shown the professionals new ways of working. For instance, many professionals have visited Windhoek to see how the city government’s changes to plot sizes and infrastructure standards have made plots more affordable for poor households. The Kenyan railway authorities visited Mumbai to see how the Indian Railways supported community-managed resettlement for those living along the railway tracks.

All the federations use precedents developed by their members to help change government policies and practices. It is much easier to negotiate with government officials when they can see the results of a new house design, a functioning community toilet or a detailed slum enumeration. When one local government has accepted a change in approach, other officials can be brought there to see how it works.

Changing the change process: The tools and methods described above seek to create a more equal relationship between poor communities and external agencies in identifying problems and in developing solutions. They also demonstrate to external agencies the capacity of urban poor groups, including the many resources they can contribute to making government initiatives more successful.

The federations avoid any formal political alliance. This can bring considerable disadvantages as politicians steer government support towards those in their party and prevent support going to communities that did not back them. But this keeps the federations open to everyone and protects their capacity for independent action. It allows them to negotiate and work with whoever is in power locally or nationally. The federations’ politics has been called the politics of patience – negotiation and long-term pressure, with confrontation used only as a last resort. As noted earlier, any large-scale success

depends on support from government. Many civil servants and politicians come to recognize the value of the federations' work and are invited by the federations to speak with them at local and international events.

The role of international agencies: The work of all official aid agencies and development banks is justified by claims that their work is addressing the needs of "the poor" – the very people who form these federations. But these agencies and banks have difficulties working with the federations because their structure is designed primarily to work with and through national governments. If international agencies wish to support community-driven development, they need to change the way in which their support is provided. Some have done so – for instance, by channelling funding through the federations' urban poor funds or, as in the Community-Led Infrastructure and Finance Facility funded by DFID and Sida, by providing a fund on which the federations in India can draw. But most external funding for the federations has come from international NGOs because official agencies' structures and processes are ill-suited to supporting community-driven development.

The funding required: If estimates for the costs of significantly improving the lives of hundreds of millions of slum dwellers are based on the costs of government and international agency-funded programmes, this will cost hundreds of billions of dollars. Most of this will also have to come from international agencies. But if estimates are based on federation initiatives, the cost is much less, and local resources (from communities and government) can cover a much higher proportion of this. Changing government approaches is often far more important than generous international funding. This does not mean that international funding is not needed, nor that international agencies are unimportant. But these agencies' roles need to change: to encourage local community-driven initiatives; to support community-government partnerships; and to develop their accountability to urban poor groups and their federations.

Do community-driven processes have a downside? Community-driven approaches have been criticized for absolving national or local governments from their responsibilities. But one of the key features of the federations' work is their demonstration to governments of more effective ways in which the government can act, and of the potential of partnerships between government and community organizations. The federations have also demonstrated a capacity to change the approaches of city governments and some national governments. The federations have also been criticized for increasing aid dependence, but they do the opposite, as they demonstrate solutions that require far less international funding.

The federations have had failures or limited successes. No large-scale movements such as these, formed by people with the least income and influence, and which encourage their member organizations to try out new initiatives, can avoid these. There are projects that fail, community organizations that cease to function, loan repayment schedules that are not maintained... but one of the key roles of the federations is to learn how to cope with these problems and learn how to avoid them in the future.

These movements also generate opposition. Many slums have powerful vested interests that oppose representative community organizations. Many politicians dislike the federations because they will not align with their election campaigns; many contractors dislike the federations because they threaten their profitable (and often corrupt) relationships with local governments.

What governments and international agencies can do: Governments and international agencies need to recognize the importance of this combination of community-driven processes at neighbourhood level linked together by federations that can work at the city-scale. They need to learn how to support:

- Community initiatives and learning cycles that can develop into valuable precedents.
- Intra-city, inter-city and international exchanges for community representatives and, where relevant, city and national government representatives.
- Community-driven slum surveys and enumerations (for local action and for city-wide initiatives).
- City-wide plans that involve all urban poor communities and their organizations.

If international agencies adopted the principles that underlie the federations' learning cycles, this suggests that they should:

- Support innovation and pilot projects for community-driven processes in all nations, especially where representative organizations of slum dwellers are ready to try new approaches.
- Support learning from such initiatives within that city and nation, and see what this implies for their policies within that city and nation.

- See how greater scale can be achieved without diminishing strong community-driven processes – i.e. going to scale is not so much by replication or expansion as by multiplication – and supporting city or municipal authorities that want to support community-driven approaches.
- Consider how the city development strategies, and the Poverty Reduction Strategy Processes that they support, can involve the federations; despite the claim that these support “participation”, few of them have recognized the federations as potential partners in ensuring participation.
- Spread learning and shared experience among international agencies.

There is a need for international funders who understand the requirements of community organizations and federations, for project and non-project support. This includes recognizing the need to change their procedures for supporting locally determined solutions and locally generated resources, and not imposing externally driven solutions. Also, to recognize that the less money they contribute the better, and to recognize the damage that external pressure “to spend” can cause. And to recognize the need to respond rapidly to support federations when particular circumstances – a new government or mayor – offer potential for new initiatives and partnerships.

Building homes, changing official approaches

The work of Urban Poor Organizations and their Federations and their contributions to meeting the Millennium Development Goals in urban areas

1. Introduction

This paper is about the current and potential role of what the UN terms “slum dwellers”¹ and their own organizations, in achieving significant improvements in their lives and thus in contributing to Target 11 of the Millennium Development Goals (MDGs). It is also about the role of these federations in reducing poverty. The work of the urban poor and homeless federations in Asia and Africa is perhaps the most significant initiative today in these regions in addressing urban poverty – both in terms of what they have achieved and in terms of what they could achieve, given appropriate support. The work of these federations is also central to achieving the MDG target of significant improvements in the lives of at least 100 million slum dwellers by 2020.

Upgrading existing slums, and putting in place the policies that allow current and future low-income urban dwellers NOT to live in slums (and so prevent new slum formation),² also means major contributions to many other MDGs and their targets, including:

- Greatly reducing infant and child mortality (good slum upgrading programmes can cut infant and child mortality rates; in the worst slums by 80 percent or more);³
- Halting and beginning to reverse the spread of many major diseases (malaria and most of the other major diseases that are among the main causes of ill-health and premature death); also greatly reducing the very large contribution of accidents to serious injury and premature death within “slums”;⁴
- Halving the number of people without safe drinking water (and sanitation) – if 800 million people get upgrading or good quality new housing between now and 2020, this implies 800 million with good quality water and sanitation provision, which is a very large contribution to the MDG Target 10.

¹ Before the term “slum” was re-introduced into the international development discourse in the mid-1990s, its use had been diminishing because it is not appropriate to give a single term to the diverse housing forms used by those with limited incomes or capacities to pay, which provide inadequate shelter and tenure – for instance, tenements, cheap boarding houses and dormitories, overcrowded, poorly maintained public housing, squatter settlements, poor quality housing built on illegal sub-divisions, “backyard” shacks, pavement dwellings, roof shacks The term has also been widely used by governments and real estate interests to classify neighbourhoods they want to clear and redevelop and so legitimate this clearance. The word “slum” originally had a more specific meaning, as it was derived from an old English or German word meaning a poorly drained place, and was applied to the cheap rental housing that developed around the factories and close to the canals in the early Industrial Revolution in the UK – see Hoskins 1970. The term “slum” has also gained more legitimacy as, in some nations, organizations formed by those living in poor quality and often insecure accommodation referred to themselves as “slum dweller” organizations and federations, although this was in response to governments who classified their homes or neighbourhoods as slums.

² This paper recognizes the inadequacy of the original formulation of Millennium Development Goal Target 11 – which was to achieve significant improvements in the lives of at least 100 million slum dwellers by 2020. If no more than 100 million “slum” dwellers are reached by 2020, this would represent around 10 percent of the “slum” population in low- and middle-income nations in 2005, and would take no account of the hundreds of millions of people who will be added to urban populations between 2005 and 2020. A high proportion of these new urban dwellers will become “slum” dwellers if government policies do not change. This paper accepts the suggestion of the Millennium Project Taskforce on Improving the Lives of Slum Dwellers that the target is to achieve significant improvements in the lives of at least 100 million slum dwellers and put in place the policies that ensure no further increase in slum populations (UN Millennium Project 2005a). In effect, this means reaching around 700 million current or future slum dwellers with significant improvements by 2020. Of course, the goal of the slum/urban poor federations whose work is highlighted in this paper is that all slum dwellers have significant improvements in their lives.

³ WHO 1992, 1999.

⁴ WHO 1999, Bartlett 2002.

Meeting Target 11 also has the potential to:

- Promote greater gender equality (as demonstrated by many of the programmes described in this paper).
- Contribute to universal primary education by 2015 (and perhaps, as importantly, to contribute to better quality education).
- Contribute to reducing maternal mortality by three-quarters between 1990 and 2015.

This paper focuses on the MDGs for two reasons. First, because if these goals and their associated targets (see Box 1) are met, it would significantly reduce poverty. Second, because these goals and targets are a major influence on the policies and practices of most aid agencies and development banks.

Box 1: Summary of the Millennium Development Goals and their Targets

Eight Millennium Development Goals	18 Millennium Development Targets
1. Eradicate extreme poverty and hunger	<i>1 and 2:</i> Between 1990–2015, halve the proportion of people: * whose income is less than US\$ 1 a day * who suffer from hunger
2. Achieve universal primary education	<i>3:</i> By 2015 all boys and girls able to complete the full course of primary school
3. Promote gender equality and empower women	<i>4:</i> Eliminate gender disparity in primary and secondary education, preferably by 2005, and to all levels of education no later than 2015
4. Reduce child mortality	<i>5:</i> Between 1990–2015, reduce by two-thirds the under-five mortality rate
5. Improve maternal health	<i>6:</i> Between 1990–2015, reduce by three-quarters the maternal mortality ratio
6. Combat HIV/AIDs, malaria and other diseases	<i>7 and 8:</i> By 2015, to have halted and begun to reverse: * the spread of AIDs * the incidence of malaria and other major diseases
7. Ensure environmental sustainability	<i>9–11:</i> * Integrate principles of Sustainable Development into country policies * Between 1990–2015, halve the proportion without safe water and basic sanitation * Significant improvements in the lives of at least 100 million slum dwellers by 2020
8. Develop a global partnership for development	<i>12–18:</i> * Fairer trading and financial systems * Address special needs of least-developed, landlocked and small island states * Deal with debt problems * Strategies for work for youth * Access to affordable essential drugs * Access to benefits of new technologies, especially Information–communications technology

This paper describes and discusses the ways and means through which slum dwellers and their organizations seek to get “significant” improvements in their lives, working with governments and all other external agencies (including local and international NGOs, bilateral and multilateral international agencies and the commercial private sector). Most of the examples are drawn from nations where urban poor and homeless groups have developed their own organizations and federations and their own poverty reduction programmes, drawing on their own resources and capacities and negotiating with local and national government and international agencies for support (and for changes in policies or practices that harm them). Examples are given from India, Thailand, Cambodia, Nepal, Sri Lanka and the Philippines in Asia, and from South Africa, Namibia, Zimbabwe, Kenya, Uganda and Malawi in Africa. Examples are also given from other nations, of comparable organizations and federations that are developing. All these federations are engaged in projects to build or improve housing and infrastructure, provide services and create new income-earning opportunities. They are also demonstrating approaches to “significantly improving the lives of slum dwellers” that are usually more cost-effective and sustainable than those developed by governments and international agencies. They also have been more successful than most government or international agency programmes in including the poorest individuals and households in

their programmes. Women have central roles in all of them. Most of these urban poor federations are now working at a considerable scale – reaching tens of thousands of people, while some are reaching hundreds of thousands or millions. Most have also succeeded in changing laws and official rules and regulations, to make these more pro-poor (or at least less anti-poor). Some have changed their national government’s policies towards slums and their inhabitants.

This paper will also give examples of community-driven processes other than those undertaken by the urban poor/homeless federations. But it will focus on community-driven processes that work with governments or that seek to change the way governments work. It will not cover the contribution that slum dwellers and their organizations make that is independent of government, except where this is intended as a demonstration or precedent, showing governments (and other external agencies) more effective ways to significantly improve the lives of slum dwellers. This leaves out a very large part of the contribution of slum dwellers and their organizations to building and managing housing, developing residential neighbourhoods, installing infrastructure and developing services independent of government. In most urban centres in low- and middle-income nations, between 25 and 60 percent of the current housing stock was built by low-income groups and their organizations.⁵ While much of this stock is of poor quality, and often on land that is occupied or sub-divided illegally, housing conditions would be much worse without it.⁶ There have also been many examples of successful community-driven new housing programmes and upgrading programmes that significantly improved the lives of slum dwellers, and which were independent of government. Also of services developed independent of government, especially with the withdrawal or decline of the “developmental” state.⁷ But in most urban contexts, it is not possible to make and sustain “significant improvements” in the lives of slum dwellers on any scale, independent of government, for two reasons. The first is because of the need for infrastructure and services that are not easily provided autonomously – especially piped water, sanitation, drainage and electricity. The second is because if governments regard “slums” as illegal, their inhabitants have little chance of secure tenure, public services or even the possibility of voting and other citizen rights.

Neither does this paper discuss the ways and means by which slum dwellers and their organizations contribute to “significant improvements” through political pressures that change the ways that governments operate, except where this change is to work with the slum dwellers and their organizations. For instance, community organizations formed by the urban poor were important in the fight against the dictatorships that dominated most Latin American nations two to three decades ago, and contributed to the political changes that brought democratic governments.⁸ In many nations, these political changes, to which organized urban poor organizations contributed, included elected city governments for the first time, and this has contributed to considerable innovation among local governments in Latin America in slum and squatter upgrading and other measures to improve conditions for slum dwellers.⁹ For instance, the changes in the policies of national and most local governments in Brazil towards slum dwellers over the last 30 years have to be understood within the context of political changes regarding democratization and decentralization, which included much innovation by local government (for instance, participatory budgeting¹⁰), and slum and “squatter” organizations and federations had key roles in driving these political changes. The same is true for many other Latin American nations, including Mexico,¹¹ Colombia¹² and Peru.¹³ Changes in housing policies in many Asian nations, including the Philippines,¹⁴ South Korea¹⁵ and Thailand¹⁶ over the last 20 years must also be located within the shift to democratic

⁵ Hardoy and Satterthwaite 1989, WHO 1992, UNCHS 1996.

⁶ See, for instance, Hasan 2005 for details of how housing that was developed in informal settlements in Karachi contributed to improvements in housing conditions.

⁷ See, for instance, Walton 1998.

⁸ See, for instance, Moctezuma 1999.

⁹ Campbell 2003, Budds with Teixeira 2005.

¹⁰ See, for instance, Souza 2001, Menegat 2002, Cabannes 2004.

¹¹ See Moctezuma 1999, Connolly 2004.

¹² Velasquez 1998, 2005.

¹³ Miranda and Hordijk 1998, López Follegetti 1999, Diaz and Miranda 2005.

¹⁴ Murphy and Anana 1994, Porio et al 2004.

¹⁵ ACHR 1989, Ha 2004.

¹⁶ Boonyabanha 2005.

government in which organized groups of the urban poor had important roles.

In addition, many innovations in government housing programmes in Latin America and Asia are in part linked to pressure from organized urban poor groups, and in part linked to government agencies committed to supporting urban poor groups – for instance, the National Fund for Popular Housing in Mexico during the 1980s,¹⁷ the Community Mortgage Programme in the Philippines,¹⁸ and the Million Houses Programme in Sri Lanka. There are also various innovative government agencies in Central America working with the urban poor and local governments on upgrading and new housing, and supported by the Swedish International Development Cooperation Agency (Sida), including PRODEL in Nicaragua and FUPROVI in Costa Rica, for which the external funding was originally made to support and strengthen democracy.¹⁹ Urban poor organizations have also had critical roles in fighting evictions and in encouraging or forcing many governments and international agencies to change their policies on resettlement and the evictions that these often require. Thus, this paper does not pretend to cover all the ways in which urban poor groups and their community organizations have contributed to political changes, which, in turn, have brought benefits to “slum dwellers” (or at least reduced the damage to their livelihoods and settlements from official policies and market forces).

To focus only on the current and potential contribution of slum dwellers and their organizations might also seem limited, as it may encourage too little attention to conventional government housing and infrastructure programmes. Many large “slum and squatter upgrading” programmes, new-house developments, housing finance programmes and improvements in provision for water and sanitation have brought significant improvements to the lives of “slum dwellers”, without being community-driven. But this focus is defended here for three reasons:

- In most low- and middle-income nations, the number of slum dwellers has grown dramatically in the last 30–40 years and, in most nations, conventional government housing programmes or housing finance institutions have had little success in relation to the scale of the problem.²⁰
- The number of urban dwellers lacking adequate provision for water and sanitation has grown rapidly; i.e. conventional government programmes to improve provision for water and sanitation in “slums”, or to provide the framework for private provision, have not worked in most instances.²¹
- The evidence from many nations that community-driven approaches are more effective and far more cost-effective than conventional government programmes – and that these form a more realistic base for achieving Target 11. If the target of “significantly improving the lives of at least 100 million slum dwellers” and of the investments needed to allow growing urban populations not to form new slums are costed based on conventional government programmes, the total funding needed is so large as to be beyond all possibilities. But as discussed in more detail in a later section, if it is based on the actual cost of community-driven interventions that have “significantly improved the lives of slum dwellers”, a very different picture emerges, since the unit costs for these are generally much lower than conventional government programmes, levels of cost-recovery are much higher, and many more local resources are mobilized, thus reducing the need for external funding.

2. What are “significant” improvements and what is community-driven?

It is difficult and probably counter-productive to try and define precisely what constitutes “significant improvements” for slum dwellers, given the different needs and priorities of such dwellers (there is no point in recommending secure ownership rights for someone who wants cheap temporary rental accommodation), the different contexts (including what ensures secure tenure and adequate provision for water and sanitation on the ground), and different government attitudes to “slums” (laws and national constitutions and even official policies often appear far more progressive than actual action on the ground). But in most instances, significant improvements would include improvements in five areas:

¹⁷ Ortiz 1998, Connolly 2004.

¹⁸ Porio et al 2004.

¹⁹ Sevilla 1993, Sida 1997, Stein 2001.

²⁰ Hardoy and Satterthwaite 1989, WHO 1992, 1999, UNCHS 1996, UN Habitat 2003a.

²¹ UN-Habitat 2003b, Budds and McGranahan 2003.

- Housing quality and more space per person (in most instances, more space is both needed and a high priority for the inhabitants).
- Secure tenure (for renters/tenants as well as owner-occupiers).
- Basic infrastructure and services (including safe and sufficient water, adequate provision for sanitation, drainage and solid waste collection, and access to schools and health services).
- Citizen entitlements that are linked to “the house”, including an official address (which is often needed to access other rights or entitlements, including the right to vote and to a passport), police services and the rule of law, and emergency services available in their neighbourhood.
- Removal of “exclusion” and discrimination for slum dwellers, which includes getting the kinds of relationships with government agencies and institutions and government services that non-slum dwellers receive.

These must also be achieved without compromising low-income groups’ access to income-earning opportunities so location in relation to such opportunities is important; as has been documented constantly in high-, middle- and low-income nations, there is little point in providing low-income households with better quality accommodation if this is in locations that compromise their income-earning opportunities (for both primary and secondary income earners).²²

The term “community-driven” is used as shorthand for initiatives and actions undertaken by slum dwellers in which representative organizations formed by slum dwellers have the dominant role. Slum dwellers include all those living in accommodation that is inadequate in terms of the five aspects listed above. “Representative” is more difficult to define precisely, as many organizations formed by slum dwellers have no formal constitution and no regulations regarding who can belong and who can speak on behalf of the organization, yet they have broad support from local inhabitants. There are also many “elected” leaders within slums, who would thus appear to be legitimate representatives, yet have little accountability to their constituents. These include many community leaders who work through well-established patron–client relationships. Obviously, urban poor organizations and federations where leaders and representatives at all levels (from small saving schemes to larger federations) are elected or chosen by group discussions, and are accountable to those who were involved in these elections or discussions, are representative of their members – and where the majority of people in a settlement are members,²³ representative of that settlement. Associations of “landlords” within large squatter settlements may be representative of the “landlords”, but if most of the inhabitants are tenants, clearly they are not representative of the “community”. Perhaps one of the best ways to judge the representativeness of a community organization is by the effort it makes to be inclusive of and accountable to its “community”, especially the groups with the lowest incomes and the particular groups that face discrimination (which usually include women).

3. The urban poor federations and their support NGOs

Introduction

The emergence of representative organizations and federations formed by the urban poor and homeless, specifically to seek to work with (local and national) governments to address their needs, is one of the most significant developments for significantly improving the lives of slum dwellers, for five reasons.²⁴

²² This problem was highlighted in the 1930s in the UK; see also Turner 1976 for discussions of this in low- and middle-income nations (although this is also discussed in detail in earlier works too – see for instance the special issue of *Architectural Design* (Issue 33) published in August 1963 on “Dwelling Resources in South America” edited by John FC Turner and Pat Croke; also various papers in Turner and Fichter 1972.

²³ This is also not clear-cut; for instance, in many of the urban poor federations, “members” might be considered as being only those who save everyday, but there are large numbers of individuals or households who support the federations yet who do not save with their savings groups.

²⁴ Possibly surprisingly, the significance of these federations was perhaps the most hotly contested issue within the Millennium Project’s Taskforce on Improving the Lives of Slum Dwellers, with a few Taskforce members suggesting that their significance was overstated.

1. *These are not small, isolated examples.* As described in later sections, many of the federations have large-scale programmes, including some that have improved housing or access to basic services for hundreds of thousands or millions of people. The federations also work with each other to support each other – from community to community within cities, from city to city within nations, and internationally. Over the last ten years, they have formed a transnational movement of the urban poor and homeless, with millions of member households, that supports the development of representative organizations of the urban poor in many other nations and that actively lobbies international agencies for changes that will support all such federations (as described in a later section on Slum Dwellers International).

2. *Many of the federations have changed the policies and programmes of (city and national) governments with regard to slums, making them more pro-poor.* Some have changed national policies towards being more supportive of urban poor organizations. In two nations, Cambodia and Thailand, the urban poor organizations and federations have negotiated very large-scale and ambitious government programmes that work with them “to significantly improve the lives of slum dwellers”. In India, the federations have changed the way city and national governments support improved provision for toilets and washing facilities for slum dwellers, that is national in its scope; and they have influenced other changes, such as community management for resettlement programmes and slum upgrading, that have had impact on a national scale. In many nations, including Namibia, Zimbabwe, South Africa and the Philippines, the federations have changed the way in which some city governments work with land and infrastructure, bringing many benefits to poorer households. And all the federations are seeking to change the way in which resettlements are planned, including putting those who are to be resettled at the centre of decisions about where the resettlement will be and how and when it will be organized.

3. *For those who believe that “participation” is important, including the participation of the poorest groups and of groups facing discrimination (including women), the federations and the community organizations that make up the federations have set very high standards with regard to levels of participation and inclusion, and of community organizations’ accountability to their members.* As described in more detail later, community-managed savings and credit groups are the foundation of the federations. Membership is open to everyone, and is realized through becoming part of the savings schemes and being involved in other community activities.²⁵ Perhaps as critically, the federations have also redefined their participation with other actors, by negotiating the right to influence the form that their participation takes. In some instances, politicians have claimed that the federations are “unfair”, as they are seeking to “jump the queue” in, for instance, getting land for housing. But membership of the federations is open to all, and the federations and their local member organizations also seek to work with all political parties.²⁶

4. *As noted already, most federation programmes are far cheaper than conventional government programmes, and many have significant levels of cost-recovery.* This has very significant implications for whether it is possible to achieve Target 11 (as discussed in more detail later).

5. *The work of the federations is not to “replace” government or work outside government, but to make government more effective.* The work of urban poor groups that is independent of government (for instance, that is done autonomously or that is done based only on support from international agencies) could be criticized for not helping to address the multiple structural constraints that “bad”, “weak” or “insolvent” government create for the achievement of MDG Target 11 (or other targets). Or it could be criticized for not working with and supporting governments that do have a political commitment to significantly improving the lives of slum dwellers. But this is not a criticism that can be levelled at the work of the federations, as all seek to work with government agencies and to promote “better” governance. As described in a later section, setting precedents to demonstrate to governments the possibilities of working with the federations is a central part of the federations’ strategy for change. Thus, the work of the federations is entirely compatible with other important changes, such as “good governance,” including goals and commitments by national and local governments to the achievement of

²⁵ See d’Cruz and Mitlin 2005 for a discussion of how the federations work as membership organizations.

²⁶ This can pose serious problems for federations, as politicians and local political activists see the federations as a threat to their power base, or will not support them because they are not explicitly supporting their party.

MDG Target 11. Indeed, it is difficult to see how “good governance” is possible within urban areas without representative organizations of the urban poor, ensuring voice and influence for the poorest 20–50 percent of the urban population.²⁷

Most of the rest of this paper aims to substantiate these points, and includes sections on the scale and nature of the federations’ work, on “going to scale” within nations, on working at city-wide level, and on contributions to improving water and sanitation. This is followed by a discussion of the tools and methods used to achieve both the improvements “on the ground” and the changes in government policies and practices (especially the use of precedent-setting projects or methods). The paper ends with some discussion of the current and potential role of international agencies, and of changing the change processes.

The urban poor federations

Regarding evidence of the importance of the urban poor or homeless federations, the two most obvious aspects are the scale and scope of their projects or programmes within nations, and the links between them – the ways in which they have supported and are supporting each other in a transnational movement that is active in over 20 nations.²⁸ Table 1 lists the main urban poor or homeless federations on which this paper focuses, and summarizes the work in which they are engaged. But it would be misleading to judge the federations only on the tangible “projects” in which they have been engaged – the houses, toilets and water points that have been built or improved, the evictions that have been prevented, the loans that have been provided for housing or land, or the land that has been acquired and developed. This misses at least four other dimensions:

1. *The contribution of each federation and their savings groups to the daily lives of federation members, which are not recorded as “tangible projects”.* For instance, the short-term, quick-disbursing small emergency loans managed by the community savings groups that are at the base of the federations, the relationships developed by federation members and their families with each other and with other community groups, the increased possibilities for individuals (especially women) to be involved in community discussions, plans and activities, the way in which the community organizations that are the foundation of the federations manage things on a routine basis, such as resident committees, conflict resolvers, facility managers, emergency support providers.... The actions that savings group members take to help each other.

2. *The possibilities that the federations provide for the urban poor and homeless to learn and to teach.* For example, learning about the innovations undertaken by other groups, reflecting on their own experiences and telling other groups about their innovations; or the possibilities for trying something together, to improve their conditions, without disastrous consequences for them or for others if it does not work well. Most of this teaching and learning is through exchange visits between savings groups in a nation or city. However, international exchange visits have also been very important for showing urban poor groups in other nations new possibilities, and bringing the experiences of these poor groups into the federations.

3. *Beneficial changes in the urban poor’s relationships with government agencies and other external institutions.* This is not only with regard to work with official agencies responsible for housing, but also regarding their relationships with the police, the staff of schools and health care centres, the staff and owners of shops they use, the staff of municipal authorities or private utilities with responsibility for, for instance, water, sanitation, garbage collection and electricity, politicians, and staff from local and non-

²⁷ This raises a potentially contentious issue as to the most appropriate political strategy for urban poor organizations – between working through representative democratic structures so that they produce the appropriate institutional response, or seeking a more direct influence on the design, implementation and management of this response (the route the federations have chosen); this is an issue discussed in a later section on “changing the change process.”

²⁸ See www.sdinet.org for details of the work of all the federations and of the community organizations with whom the federations are working; see also www.sparcindia.org for details of the work of the federations in India.

local NGOs. Most of these changes are not easily measured, although they contribute much to the tangible projects. As later sections on “going to scale” and “city development strategies” will illustrate, the changes in relationships with external groups include partnerships developed with city governments and national governments that change the way in which city governments and national governments relate to the urban poor.

Table 1: Details of the federations, their support NGOs and their funds

Federation	Year founded	Number of members	Support NGO/ federation-managed funds
INDIA: National Slum Dwellers Federation and <i>Mahila Milan</i>	1974 and 1986	c. 2 million plus	SPARC (1984) Community-Led Infrastructure Finance Facility (CLIFF)
SOUTH AFRICA: <i>uMfelanda Wonye</i> (South African Homeless People's Federation)	1991	c. 100,000	People's Dialogue on Land and Shelter The <i>uTshani</i> Fund (for housing), <i>Inqolobane</i> (The Granary) funds for employment/microenterprise
ZIMBABWE: The Zimbabwe Homeless People's Federation	1993	c. 45,000	Dialogue on Shelter <i>Gungano</i> Fund
NAMIBIA: Shack Dwellers Federation of Namibia	1992	9,700	Namibian Housing Action Group (1997)
KENYA: <i>Muungano wa Wanvijiji</i>	2000	c. 25,000	Pamoja Trust (2000) <i>Akiba Mashinani</i>
MALAWI: Malawi federation	2003	3000	CCODE – Centre for Community Organization and Development
SWAZILAND	2001		Peoples Dialogue, Swaziland
THAILAND: Various regional and city-based federations	1990	Thousands of savings groups	CODI – fund set up by the government of Thailand
PHILIPPINES: Philippines Homeless People's Federation	2003	50,000	Vincentian Missionaries Social Development Foundation Inc (VMSDFI) Urban Poor Development Fund
SRI LANKA: Women's Development Bank	1998	31,000	JANARULAKA Women's Development Bank Federation
CAMBODIA: Squatter and Urban Poor Federation	1994	Active in 200 slums	Asian Coalition for Housing Rights Urban Poor Development Fund
NEPAL: Nepal Mahila Ekta Samaj and Nepal Mahila Ekata Samaj (women's federation of savings groups)	1998		LUMANTI Nepal Urban Poor Fund
Federations are also forming in Zambia, and savings groups that have the potential to form federations are being set up in many other nations, including Uganda, Ghana, Lesotho, Tanzania and Madagascar.			

4. *Changing the context in which they work and live in ways that bring benefits to them and/or to other poor/homeless people.* This includes the contributions of federation members to local democracy and to a greater role for representative organizations of the urban poor in local governance.

Thus, the tangible projects must also be understood as entry points for mobilization, learning and changing relationships with external agencies – but, as discussed in more detail later, this is a point that many official “development” organizations (especially government agencies and often international funders) fail to understand. It is also a point missed by many academics – for instance, the work of the federations is almost never discussed in the literature on urban social movements and, despite its transnational nature, it hardly figures in discussions of new social movements.²⁹

²⁹ The reasons for this deserve some consideration. The way the federations interact with the state, including their combination of autonomous organization (to give them strength and demonstrate what can be done), pressure on the state (including protest, but seeking constructive partnership), avoidance of alignment with political parties, and engagement with the state on issues of collective consumption *and* citizen rights falls outside conventional

The federations in Africa and their housing activities

Federation-based activities have grown rapidly in Africa since the early 1990s. The oldest federation in the region, the South African Homeless People's Federation (which named itself *uMfelandaWonye* meaning, literally, "we die together") is a national network of some 1,500 autonomous savings and credit groups whose size ranges from a minimum of 15 to a maximum of more than 500 members.³⁰ It has an active membership of more than 100,000 families in some 700 informal settlements, 100 backyard shack areas,³¹ three hostels and 150 rural settlements. It is active in all nine of South Africa's provinces. The work of the federation has included the "delivery" of 12,000 housing units, incremental loans for a further 2,000 houses, infrastructure for 2,500 families, land tenure for 12,000 families, hundreds of small business loans, three parcels of commercial land, ten community centres and several crèches. It set up its own housing fund, the *uTshani* Fund, in 1994, in which savings are deposited and from which loans are made, including bridging finance for housing and infrastructure loans, access to grants through the government's housing subsidy scheme, and access to credit for small business loans. As will be described later, the federation has also set many precedents for what the urban poor can do, has helped to change national housing policy, and has developed a partnership with the city government in Durban for an ambitious city-wide programme, including an upgrading programme involving more than 15,000 households. In Johannesburg, the metro authority is asking the federation to work with it in a major "people's housing process" programme of new housing. The South African Homeless People's Federation is also working with the Methodist Church in South Africa to identify vacant land owned by the Methodist Church and allocate it to housing projects for homeless families and, in rural areas, to support their livelihoods. The initiative has importance not only for the new land it could provide for housing for low-income households but also for encouraging more action from the government on land redistribution and tenure reform and in setting an example that other churches in South Africa may follow.³²

The Kenyan Urban Poor Federation (*Muungano wa Wanvijiji*) has 137 savings groups in over 60 settlements in nine different urban or peri-urban areas; it now has more than 25,000 members.³³ Although initially focused on Nairobi (the capital and much the largest city), many of the new savings schemes are in other urban centres, including Nakuru, Kisumu, Mombasa, Kitale, Meru, Thika and Kiambaa. Working with the local support NGO (Pamoja Trust), it is involved in nine upgrading schemes. It is also in discussions with the railway authorities to develop an alternative to the mass evictions planned for households living on the authority's land close to the railway tracks. Several key Kenyan officials were taken to Mumbai in India to see how the Indian National Slum Dwellers Federation and *Mahila Milan* had worked with the railway authorities to design and implement a large scale community-managed resettlement programme for those that lived by the railway tracks that also kept the number of people resettled to a minimum.³⁴ In Nairobi, at present, there is an agreement to resettle 3,000 residential

categories used in discussing urban social movements (see, for instance, Pickvance 2003, also Walton 1998). As do the tools and methods they use. Their transnational engagement (in that savings groups and federations in one nation actively support on the ground those in others) and what might be characterized as their unconventional means of getting conventional domestic issues (housing, basic services) addressed (but in unconventional ways) also gives them a different character to most other international social movements or networks (see, for instance, those discussed in Kohler and Wissen 2003). The National Slum Dwellers Federation in India originally had a more "conventional" focus – of protest, especially fighting evictions – but consciously moved from this to its position of demonstrating to governments what they should and could do in partnership with its members, in alliance with women slum and pavement dwellers' savings cooperatives. The federations cannot be seen as "anti-globalization", yet they have had important roles in getting better deals for poorer groups in cities such as Bangkok, Mumbai and Phnom Penh, where housing and land markets and pressures to evict those living in centrally located informal settlements are strongly influenced by globalization and by how globalization has influenced city governments' policies.

³⁰ Details of the work of this federation are drawn from Baumann, Bolnick and Mitlin 2001 and from the SDI web site www.sdinet.org

³¹ Households living in backyard shacks are particularly insecure as they have no legal protection from being evicted and are dependent on the goodwill of the household who sub-lets the back area of their plot to them.

³² Bolnick and Van Rensburg 2005.

³³ Details of the work of the Kenyan federation are drawn primarily from Weru 2004.

³⁴ This is described in Box 5

and 3,000 commercial structures in the first phase. The railway authority has given land to construct 800 houses, and another 500 will be developed in situ.

The Kenyan federation has also undertaken a city-wide survey of slums in Nairobi, and has supported detailed household enumerations in several of them. From these enumerations (and the intense community discussions that are part of the enumeration process), an upgrading programme has been initiated in Huruma (with some 2,500 households), to which both landlords and tenants in the settlement have agreed. As a later section on precedent setting will describe, this has particular importance because it demonstrates that it is possible to broker agreements between landlords and tenants – and thus overcome a blockage that has prevented “significant improvements” in most of the informal settlements in which half of Nairobi’s population lives. The federation manages its own urban poor fund, *Akiba Mashinani* (“grassroots savings”), that helps federation members acquire land, build homes and develop livelihoods. It lends to savings schemes, which then on-lend to members. The other projects in the pipeline include the development of 1,080 houses in Soweto, 713 houses in Deep Sea, 12,700 houses in La Gorette and 18,500 houses in Korogocho.

The Zimbabwe Homeless People’s Federation is a network of 1,600 community-based housing savings schemes in urban and peri-urban settlements. Most members live in holding camps, squatter settlements, backyard shacks or hostels, or are lodgers.³⁵ It was formed in 1998 and now has 45,000 member households in 27 different local authority areas. The federation seeks to support each household to save daily towards a loan fund that supports land purchase, infrastructure, crisis loans and income generation. Loans are available for basic housing units. The federation is supported by a small local NGO (Dialogue on Shelter) and manages its own fund (the *Gungano* Fund), to which members contribute savings and from which loans are made. By November 2003, the *Gungano* Fund had made 1,763 loans for land, 2,197 loans for services, 197 for housing and 252 for businesses. The federation also has many housing projects underway working with local authorities (including in Harare, Mutare and Victoria Falls), which show the possibilities for urban poor–local government partnerships to produce good quality housing and infrastructure at much reduced unit costs. The federation is involved in the construction of houses and infrastructure in 10 of the 27 local authorities it works in. It has a formal tripartite agreement with four of the local authorities, and a joint committee, consisting of the federation, the support NGO and the local authority, has been set up to oversee the development. Five thousand families will have secure tenure as a result of this.

In Namibia, by June 2004, the Shack Dwellers Federation of Namibia had 312 savings groups covering 41 urban areas (15 municipalities, nine towns, seven villages and ten settlements), active in all 13 regions.³⁶ Some 12,350 households have members (56 percent women, 44 percent men), and most live in informal settlements or “backyard shacks”. Seventy savings groups have also started to operate in rural areas. The federation is supported by a local NGO, the Namibia Housing Action Group. By May 2004, 49 of the savings groups, involving 2,300 households, had acquired land for infrastructure and housing development and, as will be described in the later section on precedent setting, the federation has worked with the city authorities to greatly reduce the cost of formal, legal housing plots so that they are affordable by low-income households and also allow the city authorities to recover their costs. Many government officials and federations from other nations have visited Namibia to see how this has been done and what has been achieved. The federation has a national loan fund – *Twahangana* (meaning “united”) – where savings are deposited and funding is provided by the Namibian government and external donors, and which offers members loans for infrastructure, housing and income generation. Thus, once members have secured land, they can borrow to improve infrastructure, services and housing.

In several other African nations, there are federations, or savings groups with the potential to become federations, that have been stimulated and supported by visits from other federations in Africa and Asia. In Uganda, savings groups have formed in three slums, and land has been secured from the government for demonstration projects for toilets and houses. In Ghana, 11 savings groups have formed, including

³⁵ Details of the work of the Zimbabwe federation are drawn primarily from Chitekwe and Mitlin 2001 and Dialogue on Shelter 2004.

³⁶ Details of the work in Namibia are drawn primarily from Mitlin and Muller 2004.

groups facing serious eviction threats, and negotiations are underway with local and national government agencies to initiate a pro-poor upgrading and relocation programme. One of the newest federations is the one formed in Malawi in 2003, which works in Lilongwe, Blantyre, Muzuzu and Mzimba. There are now over 60 savings groups in Lilongwe and 20 more in Blantyre, and a support NGO, the Centre for Community Organization and Development (CCODE) has been formed. The federation is planning two projects: the management of a water kiosk (to demonstrate the possibilities of community management and of reducing water costs), and a pilot housing development for tenants.³⁷ Discussions are also underway with the city government of Blantyre on issues of upgrading for the Mbayani settlement and land for new-house construction. In Lilongwe, discussions are underway to plan upgrading in existing settlements and for new-housing sites.

The federations in Asia and their housing activities

In India, the alliance of the National Slum Dwellers Federation, *Mahila Milan* and SPARC are working in some 70 cities, with around 2 million slum dwellers.³⁸ In Mumbai alone, seven housing projects have been built, including a large resettlement programme involving some 20,000 households. The new houses constructed and the houses for the resettlement programme will provide homes for more than 50,000 households. These include the Rajiv Indira Housing project, which is building apartment blocks within Dharavi (a very large and dense centrally located slum) to demonstrate that it is possible to provide good quality housing without any slum dweller having to relocate. They also include the Milan Nagar housing project, the first project designed and managed by women pavement dwellers to re-house 326 pavement dwelling households in phase one, and the Oshiwara project for 800 households. These three projects are also important precedent-setting projects, to demonstrate what urban poor organizations can do.³⁹ The federations have also managed a relocation programme of 22,000 households that were living each side of the railway tracks (which demonstrated how community-managed relocation was possible, and included provision of housing for 20,000 households), and work is underway for resettlement of another 35,000 households, which will be community-managed.⁴⁰ In Sholapur, 500 houses have been constructed, which are managed by the women *beedi* workers, and there are plans underway for another 2,000. Smaller-scale new housing and upgrading programmes are underway in many other cities and smaller urban centres to support local learning and set precedents on which larger programmes can be built.

In India and in other federations, large-scale programmes develop when governments see the possibilities presented by pilot projects developed by the federations. For ten years, the federations in India have been demonstrating their capacity to design, build and manage community toilet blocks in “slums” where there is insufficient room or funding for household provision. Very large-scale community toilet block construction programmes developed first in Pune and then in Mumbai, when local government staff saw how much better the community-designed, built and managed toilets worked than the contractor-built public toilets they had previously built. The federations and the support NGO SPARC have been responsible for around 500 community-designed and managed toilet blocks that serve hundreds of thousands of households in Pune and Mumbai – with comparable toilet programmes developing in other cities such as Viyaywada (14 toilet blocks), Hyderabad (three blocks) and Bangalore (various demonstration blocks), and these may serve as precedents for much larger programmes. SPARC and the federations have also been asked by the Maharashtra Housing and Area Development Authority to work with them in redeveloping government-built tenements with 10,000 households, which have fallen into disrepair. And at the core of this is the development of strong, effective, representative tenant groups to manage the process.

³⁷ Notes from a visit by Joel Bolnick of SDI to Malawi, 2004.

³⁸ The National Slum Dwellers Federation was established in 1974 as a membership organization for slum dwellers, and its initial focus was on organizing urban poor communities to fight demolitions/evictions; it has more than 700,000 member households. *Mahila Milan* (“women together”) is made up of collectives of women slum and pavement dwellers; set up in 1986 by Muslim pavement dwelling women in Byculla in Mumbai, it now has over 300,000 members.

³⁹ For more details of the slum upgrading framework, see Burra 2005.

⁴⁰ See Patel, d’Cruz and Burra 2002.

In Thailand, there is a long-established partnership between community-based organizations and federations formed by the urban poor and the government.⁴¹ During the 1980s, the Thai government's National Housing Authority supported various initiatives for housing and land for the urban poor, including "land-sharing" schemes through which squatters received secure tenure and infrastructure as they agreed to share the site they lived on with the landowner (who then received part of the site on which new developments could be made). In 1992, the Thai government set up the Urban Community Development Office to support community organizations, with a US\$ 50 million capital base. This provided loans, small grants and technical support to community organizations, and also supported community organizations in a particular city or province to join together to form a network of community organizations to negotiate with city or provincial authorities, or to influence development planning, or simply to work together on shared problems of housing, livelihoods or access to basic services. There are networks based around occupations (for instance, a taxi cooperative), pooled savings and cooperative housing. There are also community networks based on shared land tenure problems (for instance, networks of communities living along railway tracks or under bridges, who have shared tenure or landlord problems). The Urban Community Development Office increasingly lent to networks rather than community organizations, with the networks managing the loans to community organizations. This decentralized the decision-making process so that it was closer to individual communities and was better able to respond rapidly and flexibly to opportunities identified by network members. By 2000, 950 community savings groups were active in 53 out of Thailand's 75 provinces. Housing loans and technical support had been provided to 47 housing projects involving 6,400 households, and grants had been provided to communities to make small improvements in infrastructure and living conditions benefiting 68,208 families in 796 communities. In 2000, the Urban Community Development Office was merged with the Rural Development Fund to form the Community Organizations Development Institute (CODI), and this Institute is now implementing an ambitious national programme for upgrading and secure tenure that is described in the later section on "going to scale". This programme has set a target of improving housing, living and tenure security for 300,000 households in 2,000 poor communities in 200 Thai cities within five years.

In Cambodia, the Solidarity for the Urban Poor Federation (SUPF) was established in 1994 by women and men living in informal settlements in Phnom Penh, and today it is active in half the city's informal settlements.⁴² The federation has also developed in ten other cities and towns, and currently operates in 200 slums in Cambodia with community-based savings and credit schemes. The federation has helped poor communities within their districts come together, pool their own resources and work out their own solutions to problems of land security, houses, toilets, basic services and access to credit for livelihood and housing, using the tools of savings and credit, slum enumeration, model house exhibitions and community exchanges. Federation groups are implementing many pilot projects to serve as learning examples and to set precedents, and are also intimately involved in an ambitious programme in Phnom Penh, launched by the prime minister, to upgrade 100 "slums" a year over the next five years (as described in more detail in the section on "city development strategies").

In the Philippines, the Homeless People's Federation is a network of community savings groups that work towards upgrading homes and settlements, increasing incomes and securing tenure for their members.⁴³ It was formed in 1997, bringing together communities in several cities that had been running savings programmes for some years, and who had had little contact with each other and were frustrated at the lack of progress in working with government. Today, the federation works in 22 cities and municipalities, involving 13,000 or more households. By 2003, the federation had 50,000 members, whose total savings were equivalent to US\$ 700,000, and had housing projects underway in cities, involving several thousand households. The federation, with support from a local NGO (VMSDFI), mobilizes communities, encourages savings-based financial strategies and engages with government. For instance, members of Lupang Pangako Urban Poor Association run a thriving daily savings programme with over 7,000 members, who have taken and paid back over 62 million pesos in loans from their own

⁴¹ Details of this work are drawn from Boonyabantha 1999, 2003, 2005, CODI 2004.

⁴² Details of the work of this federation are drawn primarily from ACHR 2001, 2004.

⁴³ Details of the work of the Philippines federation are drawn primarily from Yu and Karaos 2004 and VMSDFI 2001.

savings, for emergencies, daily needs and for income generation. The federation prioritizes settlements in high-risk areas (e.g. dumpsites, on river banks, alongside railway tracks, on low-lying land subject to flooding, land under bridges, areas at risk of eviction....) and works with their inhabitants to build the financial and technical capacities to enable community organizations to identify needs and undertake process to address them – for instance, by preparing for upgrading or resettlement. The federation is also working with various city governments in undertaking enumerations, and these provide an opportunity for dialogue with government officials regarding their views of the urban poor and the potential for forging partnerships with them, and a catalyst for community discussions about addressing their needs. The federation has set up the Philippine Action for Community-led Shelter Initiatives (PACSII), a financing and technical assistance facility to fund community investments that cannot be supported by institutional finance – and this facility is being localized.

In Nepal, the Homeless People's Federation is active in 22 of the country's 75 districts. It is mainly involved in supporting its members' savings and credit schemes, undertaking slum surveys, and negotiating around land and secure tenure. The federation developed over the last five years with the support of a local NGO, Lumanti, a non-profit organization dedicated to supporting urban poor communities through organizational and financial support and support for shelter upgrading. Lumanti works with 68 slum and squatter communities in the Kathmandu valley, in collaboration with two community-based organizations: a women's federation of savings groups in squatter communities, and the homeless people's federation of squatters.

In Sri Lanka, the federation was formed in 1998 by a local support NGO called *Janarukula* (meaning "people's collaboration"). It works with 31,315 households in both rural and urban areas, with eight municipal councils and seven town councils. The federation is about to start its first housing project in Ibbagewatha, supported by a loan of US\$ 75,000 for the first 150 houses. They have constructed 305 individual toilets in 15 settlements, at a total cost of US\$ 36,971. The first community toilet block has been constructed at Porunkotuwatta in Paliyagoda town council at a cost of US\$ 3,010, a sixth of which was funded by community contributions; the local authority contributes the water supply and the electricity, and maintenance is managed jointly by the community and the local authority. The federation organized a convention recently, which was attended by 5,000 members and by staff from many municipal councils.

Latin America

There are also many community-driven processes that have produced significant improvements in the lives of slum dwellers in Latin America in recent years that could be included here. For example:

- The work of a federation of tenants and *posseiros* working in Goias in Brazil that created an alternative means through which tens of thousands of low-income families were able to secure housing, and influenced local and national housing policy.⁴⁴
- The community-driven processes supported in Barrio San Jorge in Buenos Aires that developed a method of external support that has been applied in larger programmes in the municipalities of Moreno and San Fernando.⁴⁵
- The "better home and programme of support for self-building" (Casa Melhor/PAAC) programme in Fortaleza (Brazil), and its influence on initiatives in many other cities,⁴⁶ and the housing projects being developed by the MNLM, with government support.
- The experiences of community-based organizations in settlements and municipalities in south-east Mexico City in participatory planning and in the development of local projects and new employment opportunities.⁴⁷

However, given the scale and diversity of the work of the urban poor/homeless federations that are part of SDI, this paper will concentrate on these. There have been exchange visits between SDI members and

⁴⁴ Barbosa, Cabannes and Moraes 1997.

⁴⁵ Schusterman and Hardoy 1997, Schusterman, Almansi, Hardoy et al 1999, 2002, Hardoy, Hardoy, Pandiella and Urquiza 2005.

⁴⁶ Cavalcanti, Marques and Costa 2004.

⁴⁷ Moctezuma 2001.

community organizations in Colombia, Argentina and Brazil, and more such exchange visits are being planned.

The urban poor funds and the NGOs that support the federations

The earlier sections on the work of the urban federations in Africa and Asia included many examples of funds set up and managed by the federations that support their work (Table 1 also listed these funds), and some details were also given as to the number of loans they have provided. In ten nations, urban poor funds are in operation to help federation member acquire land, build homes and develop livelihoods. These are funds where community-based savings collectives place part of their savings, and also funds through which external agencies (local and national governments, international funding agencies) can channel support to federation activities. Most of these funds are managed by boards, with federation members forming the majority. The amount of member savings has reached a considerable scale – for instance South Africa, India (Mumbai) and Cambodia have the equivalent of US\$ 2 million in savings, and Thailand the equivalent of US\$ 13.8 million. Box 2 gives some examples of these funds.

Box 2: Examples of urban poor federation funds

The Urban Poor Development Fund in the Philippines has US\$ 700,000 from federation members' savings and US\$ 1.7 million from the Philippines government and international agencies.

The *uTshani* Fund in South Africa was initially capitalized with a R4 million grant from northern donors, followed by a grant of R10 million from the South African government's Department of Housing. The fund currently has R48 million, and has generated an estimated R350 million worth of net value of benefits (there are around nine rand to the dollar at the moment).

In Cambodia, the Urban Poor Development Fund was set up with US\$ 103,000 contributed by the federation, the municipal government, the Asian Coalition for Housing Rights and the German charity MISEREOR; it now has US\$ 365,000, including funds from the prime minister's fund.

In Zimbabwe, the *Gungano* Fund has the equivalent of US\$ 242,000 from member savings, a loan from the South Africa federation and grants from donors.

In Namibia, the *Twahangana* Fund has the equivalent of US\$ 300,000 from member savings and support from government and international donors

In India and Thailand, as described in a later section, there are new kinds of funds that support community-driven development that are much larger – in Thailand, this is a combination of savings and Thai government support, in India, it is a combination of savings and international donor support through the Community-Led Infrastructure Finance Facility.

These funds are also important because they provide the means through which external agencies, from local governments to international agencies, can support community-driven processes. Channelling support through these funds allows external support to be directed, used and managed by the federations (rather than having to conform to external agency-designed and managed projects). But it also provides external funders with the accountability and transparency they need to ensure their funds are used for the purposes agreed with the federations.

It is often the contribution of a city government to these funds that signals that government's change in approach – for instance, the initial modest amount contributed to the Urban Poor Development Fund in Cambodia by the Phnom Penh municipality developed into a city-wide upgrading programme (described in the next section). City governments that contribute to such funds also develop working relationships with the urban poor organizations and federations. For instance, in Kathmandu, the municipal corporation has contributed the equivalent of US\$ 100,000 to the Urban Poor Fund, and this is the first time in Nepal that a local government has contributed such a large amount to supporting people's own initiatives to address their problems of poverty and housing. The relationship between the city and the poor is now developing since, for the first time, community groups are sitting on the board with NGOs, professionals and government officials to administer these funds. Now the fund has been set up, and there is a serious commitment from the municipality to put a mechanism in place for allocating local government funds for community initiatives and undertaking joint ventures between the city and the

poor, this also serves as a model for other municipalities to follow. This is the first time the municipal government has started consulting with the communities – in workshops related to housing and poverty issues – and since this fund will be a part of the city administration, it signals an acceptance by the city of the idea that the urban poor can be key actors.

Comparable changes in government–community relationships have taken place in many other cities, as a result of these funds. For instance, when the Namibian federation organized the launch of the Global Campaign for Secure Shelter with the United Nations Human Settlements Programme and representatives from many other federations, this was opened by the Namibian prime minister and culminated in a N\$1 million grant from the Ministry of Housing to the federation’s housing fund. There are also city funds in nations where urban poor federations are developing – for instance, in Lao and Vietnam.

Virtually all the federations have support NGOs. In some instances, these developed out of what was originally one organization. For instance, the Namibian process was established in the early 1990s around conventional savings and loan methodologies that drew on credit unions. While savings groups built up links with the South African Homeless People’s Federation from 1994 onwards, the federation in Namibia took longer to emerge. Prior to 1998, communities and professionals worked together in a single organization. While the professionals provided appropriate support, this constrained the growth of the people’s movement. Through analysing experiences in South Africa, the Namibian professionals and community leadership were able to reflect on their existing processes and gain new insights, and they decided to separate the NGO from the community organization. Once the savings groups established their own organization (the Shack Dwellers Federation of Namibia), the members gained a greater sense of their own identity, separate from the support NGO. This is when the urban poor movement grew rapidly in Namibia.

During the early 1980s, the current and potential role of international and local NGOs in development became more widely recognized – in part because of the limitations of projects supported by official agencies and managed by national government agencies, in part because of the withdrawal or downsizing of the state. This led to increased volumes of international funding being allocated to, or channelled through, NGOs. But in many instances, NGOs provided little scope for community organizations to learn and to make decisions. They became another vehicle for the delivery of externally designed and funded interventions. The urban poor and homeless federations demonstrate a more appropriate role for local NGOs, as the NGOs with whom they work do not take on tasks that can and should be designed, organized, managed and implemented by community organizations. The support NGOs have had crucially important roles in supporting the federations – but not through taking over or directing activities that the federations should do themselves. As communities develop the confidence and capacity to question the roles of external agencies, they usually begin by questioning the NGOs they work with. This is not always easy for NGOs to come to terms with. But the reach, scope and appropriateness of NGOs’ work will be limited if this discussion is avoided.

Funding for housing within the urban poor and homeless federations

One common misconception about the work of the federations is that they are funding new housing solutions for their members through loans from which all costs are recovered. If the urban poor had sufficient income to allow them to take loans that covered market prices for secure, good quality housing (whether they purchased these or built them), achieving MDG Target 11 would be relatively simple. It has also become fashionable within development circles to promote microcredit solutions, where all costs are recovered from “beneficiaries”. If this is possible, it brings key advantages, as it removes all constraints on “going to scale” and reduces or removes the need for external capital. Such microcredit solutions can be very valuable to urban poor groups – as demonstrated by the way in which community-managed savings and credit groups operate within all the federations, providing members with emergency credit and short-term loans, and these get full cost-recovery. This paper will also describe various initiatives to “significantly improve the lives of slum dwellers” that got all or virtually all costs fully recovered from what the “slum dwellers” paid. But the main reason that slum dwellers live in “slums” is because of the gap between what they can afford to pay for housing and the market cost of the cheapest “adequate”, legal home on a site with infrastructure and services that is accessible to income-

earning opportunities. The federations have also recognized that “solving” their members’ housing problems through loan finance can impose impossible loan repayment demands on their members.

The critical issue becomes how to narrow the gap between the cost of “adequate housing” and what very poor people can afford to pay for housing (including not compromising their expenditure on other needs). The response to this throughout the federations is:

- Avoid forcing slum dwellers to move from a good central location, because this avoids the many direct and indirect costs of relocation for those who are relocated. Community-managed upgrading is generally much cheaper than new houses, unless multi-storey housing is required.⁴⁸ The description of the upgrading in Phnom Penh in a later section will illustrate this. In Bangkok, low-income households threatened with eviction initially responded by relocating to secure sites and developing new homes, supported by the government; now their federations and networks encourage them to secure the right to upgrade their existing homes, because relocated sites are too far from income-earning sources.⁴⁹
- If support for new housing is the best approach (and many slum dwellers do not want to stay where they are – for instance, those living on pavements or beside railway lines, or in overcrowded hostels or in shacks on dangerous sites), then seek all possible means to keep down the cost of “adequate housing” – through self-help, smaller plot sizes, cutting building materials costs, including using cheaper materials and buying in bulk, changing infrastructure standards, and community involvement in installing infrastructure (subsequent sections will give many examples of how community-driven development cuts costs).
- Get land in convenient locations cheaply; local governments often have land they can allocate to support this. Governments often claim that this is not the case; however, surveys of vacant land by the federations in many cities have often shown that there are suitable sites – although these are often owned by national or provincial government agencies who are reluctant to allocate these to low-income households’ housing projects.
- If government subsidies are available, allocate these to support community-driven processes rather than contractor-built houses; in many of the federations, community-driven processes have shown how they can produce infrastructure and good quality housing for one-third to one-fifth of the prices charged by contractors.⁵⁰
- Use credit carefully – recognizing the limited repayment capacity of low-income households and the difficulties they may face with repayment schedules when facing a shock (an income earner falling ill or being injured) or stresses (rising prices, falling incomes, inflation pushing up interest rates). In addition, the more the unit costs for upgrading or new-house development are kept down by the measures noted above, the more potential for credit to help fund it.

The federations and their support NGOs and funds (and, in Thailand, the government support agency CODI) have recognized that “good practice” among loan programmes should be to support people in *avoiding* loans or taking the smallest loan they need with rapid repayment periods (to minimize interest charges), rather than maximizing the size and number of loans – which would be the conventional measure of “success” that international agencies would apply to loan programmes.

4. Water and sanitation

One of the 18 MDG targets is to halve the proportion of people without safe water and basic sanitation between 1990 and 2015. More than half those who have to be reached with improved water, and close to half of those who have to be reached with basic sanitation, live in urban areas in low- and middle-income nations.⁵¹

⁴⁸ As in Dharavi in Mumbai; this is too dense a slum to accommodate all residents without building multi-storey housing, so the federation is managing the construction of seven-storey apartment buildings that allow everyone to have adequate housing.

⁴⁹ Boonyabanha 2003.

⁵⁰ See, for instance, VMDSFI 2001, Mitlin and Mueller 2004, Baumann, Bolnick and Mitlin 2001.

⁵¹ Millennium Project 2005b.

Virtually all the upgrading and new-housing schemes noted above involve improved provision for water and sanitation – while the community-designed, built and managed toilets that were first developed in India, and that are now also being tried by various other federations, focus specifically on this. The many schemes through which urban poor/homeless households get land on which they are developing their homes, as in Zimbabwe, Namibia, South Africa, India, Thailand, the Philippines and Cambodia, are important contributions to improved water and sanitation in that these new homes and neighbourhoods are legal and legitimate in the eyes of the authorities, and have either received water and sanitation or are in the process of having it installed. The many upgrading programmes noted above are also contributing to improved provision for water and sanitation, some on a very large scale – for instance, the *Baan Mankong* programme in Thailand aims to reach more than 300,000 households, mostly with upgrading and improved water, and sanitation is important for all these households. Thus, several million low-income urban dwellers have received improved provision for water and sanitation through schemes managed by the federations, and the precedents set by federation initiatives have the potential to greatly expand the number reached over the next few years.

The largest initiative within the federations that focused specifically on water and sanitation has been the hundreds of community-designed and managed toilet blocks built in “slums” in Mumbai and Pune, supported by the National Slum Dwellers Federation, *Mahila Milan* and SPARC.⁵² These are currently serving hundreds of thousands of slum families – and the example that these have provided are encouraging comparable initiatives in many other cities in India and also experimentation with similar kinds of community-managed toilet blocks in other federations (for instance, in Kenya, Uganda, Zimbabwe, South Africa and Sri Lanka). In this instance, the innovation was how community design could produce a better quality public toilet block (with many innovations that gave women more privacy, made queues work better, ensured a constant supply of water for washing, and made better provision for children) that could be maintained through user charges, for the same cost or a slightly lower cost than the public toilet blocks built by contractors. More details of this programme are given later, in discussions of precedent setting.

There have been many other important initiatives of community-driven processes that succeeded in improving provision for water and sanitation, working with government or seeking to influence government. The example of the Orangi Pilot Project (OPP) in supporting community-managed sewer construction in Karachi and in other urban areas of Pakistan has particular importance for at least four reasons:⁵³

- Its scale – with hundreds of thousands of households benefiting.
- The dramatic reductions in unit costs.
- Linked to this reduction in unit costs, the fact that good quality sewers connected to each home could be built, with most or all of the costs being covered by what urban poor households could afford and were willing to pay.
- The way this example changed the way in which many government agencies operate, including the government agency responsible for upgrading in Karachi.
- The demonstration of new ways to implement and manage city-wide infrastructure provision with much reduced costs and much reduced needs for external funding – through “component-sharing”, whereby residents’ organizations take responsibility for developing the infrastructure within their neighbourhood, and government organizations provide the trunk infrastructure (water mains, sewers, main drains) to which these connect.

This example of provision of good quality sewers to individual houses on a very large scale at a unit cost that could be afforded and was paid for by low-income households has considerable significance for the MDG target on basic sanitation. OPP-supported sanitation schemes achieved what is often said to be impossible by private or public water and sanitation utilities, namely the provision of good quality sewers to each household with cost-recovery. Official water and sanitation agencies usually refuse to

⁵² Burra, Patel and Kerr 2003.

⁵³ This draws on presentations made by one of the Taskforce members, Arif Hasan, who has long worked with Orangi Pilot Project; also on Hasan 2005, Hasan 1997, Zaidi 2000.

consider extending sewers to low-income settlements because it is too expensive or because they do not believe that residents will pay for it. OPP-supported sanitation schemes also provide an example of unit costs for the construction of sewers that are much lower than the conventional cost estimates. If it is possible to develop sewers (and the larger sewer system into which these integrate) in comparable ways in other cities in Asia and Africa, the total cost of reaching hundreds of millions of low-income groups with good quality sanitation is not very high. The OPP model emphasizes how achieving ambitious targets for improved water and sanitation are as much around the development of competent, capable, accountable local agencies or utilities who can work with community organizations as it is about external money. But the long struggle for legitimacy by OPP (its model was initially criticized by a UN expert as being completely inappropriate⁵⁴) is a reminder of how difficult such changes can be. OPP also needed the long-term support of local foundations to allow it to have the influence it now has at city and national levels – and internationally.

Another example from Karachi of the role of community organizations in water provision is the *awami* (people's) tanks in Orangi. Community organizations or local philanthropic bodies build these community-managed public water tanks, which are supplied with water by commercial water contractors.⁵⁵ This is an example of how better quality provision for water can be provided to areas distant from the water mains through a cooperative agreement between community organizations and external water agencies.

There are many other examples of large-scale initiatives to improve provision for water and sanitation, where those who live in slums have important roles. For instance, the UK charity WaterAid has supported many community-managed water and sanitation schemes and, like the urban poor federations, has always seen these as a way of encouraging local water and sanitation agencies to become more effective, and demonstrating how they can be so. An example of one of their larger-scale urban programmes is in Bangladesh, where they began working in the “slums” of Dhaka and Chittagong in 1996 and where, by 2002, they were working in 150 “slums”, with support managed by seven local NGOs.⁵⁶ The programme provided for water points with water supplied through legal connections to the metropolitan water authority lines, the installation of tube wells (where such connections were not possible), the construction of sanitation blocks (with water points, bathing stalls and hygienic latrines), community/cluster toilets with septic tanks, household water-seal pit latrines, the construction of footpaths, drainage improvements, solid waste management and hygiene education. Most facilities are provided on a full cost-recovery basis, and resident users have agreed to repay construction costs in instalments; the funding recovered in this way goes to fund additional slum projects.

A programme in Luanda, Angola, also shows the potential role of community organizations in improving provision for water and sanitation. Here, a local NGO (Development Workshop Angola) has supported the construction and management of 200 standpipes, each serving around 100 families. This programme has supported the development of local, elected water committees to manage these standpipes, working in collaboration with the water utility and the local authority. Where local (public or private) water agencies are too weak to extend provision to unserved, low-income communities, this kind of NGO–community–organization partnership can have particular importance.⁵⁷

In both these schemes, local non-profit organizations have sought to work within market models of provision – for instance, with payment required for water or for the use of sanitation facilities, and community management focusing on cost-recovery (covering management and running costs, and often also repaying capital costs). The advantages of doing this are that a much larger scale can be achieved, maintenance is easier, and there is less reliance on external funding. But these examples also have advantages over private provision in that profit maximization as not a key goal (although full cost-recovery may be), there is a commitment to reaching the unserved (which is often lacking in public and

⁵⁴ OPP 1995.

⁵⁵ Ahmed and Sohail 2004.

⁵⁶ Hanchett et al 2004.

⁵⁷ Cain, Daly and Robson 2002.

private utilities),⁵⁸ and there is a local organization that has to be accountable to local users. Perhaps more attention needs to be given to considering the role of local “non-profit” organizations supplying water and sanitation services that work within market frameworks that can either be within systems managed by private water utilities or regarded as “private water utilities” themselves.

5. Going to scale

No single community organization is likely to get city or national governments to change their policies, even if it can negotiate some particular concessions for its members. Federations that represent hundreds or thousands of community organizations drawn from different settlements and different urban centres have far more legitimacy to speak “on behalf of the urban poor” and, as their membership expands, so they are likely to be taken more seriously by city, provincial/state and national governments.

Some community-driven processes have sufficient scale and influence that they have significance for entire cities, including some “mega-cities” such as Mumbai and Bangkok and other large cities such as Phnom Penh and Durban. In some nations, community-driven processes have influence at the national level, as shown by their influence on national policies and/or resource allocations. Inevitably, having influence at a city scale and at a national scale is only possible through changing the policies and practices of local and national governments. This section concentrates on examples where community-driven processes have influence at a city scale (Phnom Penh, Windhoek and Durban) and a national scale (Thailand and India) – while also mentioning other cities or nations where community-driven processes have influence beyond their own locality. The tools and methods used to achieve this influence are discussed in subsequent sections.

City development strategies

Relations between city authorities and the urban poor are usually contentious. Generally, it is the city authorities that have been assigned by governments to be the government agency with responsibility for ensuring adequate living conditions for their citizens. Without the finance for conventional urban development (and with the right to raise funds severely constrained by higher levels of government), and without other solutions, they are set to fail. All too often, their response to low-income households who are trying to solve their own problems is coercive – bulldozing illegal settlements, preventing infrastructure being extended to them, harassing informal economic activities. Federation groups start by working together across the city. Savings groups strengthen local self-help activities and build confidence. Often, as groups form and develop, possibilities emerge in one particular settlement to try out a new initiative. They emerge for any one of a number of reasons: political interests, high visibility, strong local leadership, a crisis arising from flooding or landslides, or other causes. Other federation groups move in behind initiatives in these areas. By now, it is evident to all federation groups that they have to secure political change within the city. Using the multitude of contacts that groups have developed and locally based mobilization strategies, an impetus for improvement is created. As a city-wide group, the federation campaigns for new approaches. Using inter-city or international exchanges (described in more detail later), the legitimacy of their preferred community-driven solutions are demonstrated to local government officials and supported by the professionals in the local NGOs. In many cities, traditional interests resist change, but slowly, encouraged by other federation groups and maintained by national and international links, the savings groups continue to put the established structures under pressure.

The example of the city-wide programme in Phnom Penh that is now underway will be described in some detail because it illustrates the way in which a combination of community/federation organization, community-managed demonstration projects and community-managed documentation can lead to a partnership with city government (and, in this instance, with national government), with the potential to significantly improve the lives of hundreds of thousands of slum dwellers on a city-wide scale.⁵⁹ The tools and methods used in Phnom Penh by the Cambodian Solidarity for the Urban Poor Federation are

⁵⁸ Budds and McGranahan 2003, UN Habitat 2003b.

⁵⁹ ACHR 2004.

similar to those used by other urban poor federations, as they also seek to achieve changes that bring benefits to slum dwellers on a city-wide scale. The example of Phnom Penh is also significant, because it illustrates the kinds of changes in government policy towards “slums” and “slum dwellers” that is central to achieving MDG Target 11.

As noted earlier, the Solidarity for the Urban Poor Federation was established ten years ago. Until 2003, much of its work was to try to stop the large-scale evictions and forced relocations that were being implemented by the government. In 1998, the Urban Poor Development Fund had been set up with US\$ 103,000 contributed by the local federation, the Phnom Penh municipal government and the Asian Coalition for Housing Rights (with funds from the German funding organization Misereor, Selavip and the Sigrid Rausing Trust and some from SDI). This provided the capital for a revolving fund for low-interest loans that allowed community savings groups and federations to undertake housing and settlement improvement and income generation initiatives. This supported communities to start initiatives, and thus try out solutions to settlement improvement and tenure negotiations. It also created the institutional space where the local government could work with the federation, and so allowed urban poor communities to do things that neither they nor the government could do on their own. It was thus an institutional mechanism to show the municipal government the potential of development processes in which the poor take the lead role. By 2004, the fund had grown to the equivalent of more than half a million US dollars, and included significant contributions from the prime minister’s fund.⁶⁰

This was not simply a microcredit facility, as the credit was provided in ways that bring people in communities together and support their decisions – rather than being credit provided to individuals. It added to poor communities’ own resources and sought to strengthen their negotiating position as they negotiated for land, services and access to other resources – and in so doing, building working partnerships between them and different government agencies. It also encouraged urban poor communities to act. In its first two years, the fund concentrated on strengthening and expanding savings groups and these savings groups’ federation. When people in poor communities start saving together, and making collective decisions about money, they acquire the management skills and negotiation capacities needed to tackle the larger development issues. The fund also supported three studies:

1. *On the relocation of urban poor communities*, which showed how most relocations brought increased impoverishment for those who were relocated as they were so far from employment opportunities – and often many of those relocated moved back into the city. Between 1998 and 2003, more than 8,000 households were relocated to 18 resettlement sites on the city periphery. The resettlements that had worked best were those where the location was planned with the resettled population; they were closest to the city and had their social structures less disrupted as the population was actively involved in planning and construction. Many relocations were also done at a time when those being relocated were particularly vulnerable – for instance, after fires or floods had destroyed their homes – and this is the worst time to relocate them (after one fire, supporting those made homeless to stay in the same neighbourhood while plans were developed for their housing showed a better alternative). Many relocations had also been expensive – for instance, if landfill was needed to reduce flooding on their new site, also the high cost of extending infrastructure to peripheral sites and providing food aid. The study also showed that relocation is rarely necessary, as the sites of their existing homes could be upgraded and re-blocked, without impeding city development. Where relocation was needed, sites were usually available close by, so people could move without disrupting their income-earning and social networks.

2. *A city-wide survey of land availability*, which identified land suitable for relocation.

3. *A survey of all urban poor settlements* in the city, which documented conditions in 569 settlements with 62,249 households. Twelve percent were under eviction orders, and many more were under threat of eviction, usually from infrastructure projects, especially roads.

The findings of these studies were presented at city and community workshops and through briefing papers. The city authorities agreed to explore alternatives to relocation, and the federation agreed to

⁶⁰ Information from Somsook Boonyabanha, ACHR, November, 2004.

identify three communities to pilot new approaches (see Box 3), and to begin mapping, analysis and planning in each of Phnom Penh's seven districts (*khans*). Maps were developed in each district in consultation with local committees and chiefs, covering existing settlements, planned developments and vacant land. They helped identify settlements that could be upgraded and, in each of the seven districts, five communities were chosen: three for upgrading, one for relocation, one for land sharing or land readjustment. These were to be training grounds for all those who were involved, so all districts began learning to support communities and work with federations, the fund and the municipality. This mapping and plan development in each district provided the federation with a city-wide perspective. By creating space for low-income communities to be fully involved in research, consultations and analyses in each district, and then in the settlement selection, planning, design and implementation, this opened space for community-driven upgrading, and became the implementing mechanism of city-wide upgrading. All groups began to modify their roles. Urban poor communities not only demonstrated their desire and capacity to be leading decision makers and implementers but also their ability to translate their knowledge and needs into development plans. District and municipal authorities and local politicians were able to engage their constituents as supporters and facilitators. The municipal cabinet chief, Mr. Mann Chhoeurnn, noted that: "...the position of poor people as important actors in solving the city's housing problems is being increasingly accepted by various levels of the government" and acknowledged the importance of the events and the pilot projects organized by the federation and its fund in contributing to this.

Box 3: Pilot projects as learning experiences in Phnom Penh

Ros Reay – the first example of community-planned and constructed upgrading in Phnom Penh. Seventy-two houses tightly packed together that are part of a larger neighbourhood of over 1,000 households, located behind the French Embassy. Most residents settled here in 1979. Upgrading was relatively easy because the inhabitants own the land they occupy and were already well organized through their own savings group. This upgrading became the "training by doing" for the whole federation. The first step was for community members to survey and map the settlement, with some external professional support and many community leaders from other city districts – and this became the basis for discussing what should be done. Costs were estimated and a budget prepared, which was approved by municipal officials. The upgrading programme was completed in two months at a cost of US\$ 167 per household. This can be compared to a relocation programme undertaken at this time which had cost around US\$ 4,000 per household.

Borei Keila – land sharing. This crowded inner-city settlement of 1,482 families lived in and around two rows of four-storey apartment blocks built in the 1960s. Some lived in apartments, others in wood and brick houses. There was a strong savings group. The land was owned by the Ministry of Sport and Youth, which had been trying to evict them to construct a new stadium. The inhabitants organized the surveying, measuring and mapping of the settlement, and discussed different plot layouts and land-sharing options. The inhabitants agreed to rebuild the community on a portion of the site, returning the rest to the ministry. Originally five-storey blocks had been planned on 25 percent of land, but now small row houses are being built on 30 percent of the land.

Stoeng Kambot – nearby relocation. Two hundred and ten families lived in wooden and bamboo houses on a narrow strip of land between a dirt road and a drainage canal, and were under threat of eviction as their site was planned for a road and dike. First settled in 1984, in 1998 the inhabitants linked with the federation and started collective savings. After surveying and mapping the settlement, the community explored several redevelopment options. Now, they are negotiating for resettlement on some nearby farmland they identified using layout plans they developed with young architects.

SOURCE: ACHR/Asian Coalition for Housing Rights (2004), "Negotiating the right to stay in the city", *Environment and Urbanization*, Vol.16, No.1, April, pp.9–26.

What all this work produced was an unexpected and ambitious commitment by the national government to support community-driven development. On 24 May 2003, the federation, the Urban Poor Development Fund and the municipality of Phnom Penh organized a large event to celebrate the fund's fifth anniversary. Five thousand urban poor people from Phnom Penh and 10 provincial cities, national and local government officials, representatives from local NGOs and from bilateral and multilateral aid agencies, and community leaders from nine other Asian and African countries attended the event. It was organized to promote the strategy of on-site community-managed upgrading, as an alternative to eviction and relocation to remote sites. It also provided an opportunity to showcase the community-managed upgrading that urban poor communities had been undertaking, and to invite the government to support

the proposal of the federation and the fund to upgrade 100 of the city's informal settlements in the coming year. At the event, the Cambodian prime minister, Hun Sen, announced that his government had agreed to the proposal to support upgrading in 100 poor communities, and promised to provide secure land tenure to all those settlements, except where communities were in the way of planned civic projects such as parks or drainage improvements. In those cases, he pledged the government's help in securing nearby relocation sites. The prime minister went further, asking why stop at 100 settlements, and proposed upgrading 100 settlements every year for five years, so that almost all of Phnom Penh's poor settlements would be improved and have land title. To show his commitment, the prime minister immediately called a meeting with his Minister of Interior and various national and municipal land authorities to discuss the logistics of providing land title to families living in these 100 communities. He also committed the government to helping pay for the upgrading, as well as providing the land or secure tenure.

The city authorities in Durban have made a comparable commitment to a city-wide process of upgrading, working with the South African Homeless People's Federation and its many community savings schemes in the city. This is significant both in terms of Durban (a city with more than 2 million inhabitants) and in terms of demonstrating the possibilities of city–community partnerships within South Africa. Together with the programme to work with Johannesburg metro authorities mentioned earlier, to support community-built housing, this means that the federation needs to return to the process of developing and training construction collectives (made up mainly of women) to build houses. In situations where the federation is offered, or is able to secure agreements to build houses at scale, especially at entire settlement level, the support NGO (People's Dialogue) and the leadership of the federation will take the communities concerned through intensive house modelling and costing exercises. Once prototypes have been finalized, with assistance from technical support professionals, then costs will be determined (hopefully at about half the going construction costs), and the women's construction collectives, as well as small contractors in the area, will be encouraged to bid for all or part of the contract. People can choose the self-build option (to be managed by the federation) or the option to have their homes built by the construction collectives. A levy will be charged on all federation-built houses (either contract or self-build), to help cover the federation's running costs and for a self-insurance fund.⁶¹

In Windhoek, between 2000 and 2003, there were significant changes in the approach taken by the city government towards low-income housing developments, which were influenced by the Shack Dwellers Federation of Namibia.⁶² As with the example of Phnom Penh noted above, and with the work of urban poor/homeless federations in many other nations, the change in the city government's policies was influenced by strong community organization, community-driven initiatives that demonstrated what was possible, and the Namibian federation's willingness to form a partnership with the city government. The change also built on the fact that the city authorities had a long-established policy of supporting self-help and community projects – but these needed to change if they were to reach the poorest groups and increase in scale. The Namibian federation and the support NGO took key government staff members to South Africa to see what the South African Homeless People's Federation had done. The city authorities then recognized the limitations of their government-funded serviced site programme, and the extent to which well-organized community savings groups could help implement new projects more cheaply and more efficiently. Reaching the poorest groups required a cut in the cost of official solutions, since the city authorities had to recover costs from the land they developed for housing. The new policy shows a willingness to overturn conventional approaches to standards and regulations (for instance, in plot size and infrastructure standards) so as to better reach low-income groups with affordable improvements in tenure security, water and sanitation. Two new options were developed: a rental plot of 180 square metres, serviced with communal water points and gravel roads, and with the rent charged being just sufficient to cover the financing costs for the land investment plus water services and refuse collection; and group purchase or lease of land with communal services and with minimum plot sizes allowed that are smaller than the official national minimum plot standard of 300 square metres. Families living in areas with communal services have to establish neighbourhood committees to manage toilet blocks. These acknowledge the importance of representative organizations, and seek to offer improvements to

⁶¹ SDI Bulletin 5 available at <http://www.sdinet.org/bulletin.htm>.

⁶² Mitlin and Muller 2004.

the lowest-income groups while still achieving cost recovery. Federation groups (and other communities) are now able to purchase public land as a group, increasing densities and slowly upgrading their plots with water and sanitation services.

The scale and range of initiatives undertaken in Mumbai by the National Slum Dwellers Federation, *Mahila Milan* and SPARC, as outlined in an earlier section, have certainly influenced the city government's policies and practices in ways that benefit slum dwellers on a city scale, including the hundreds of thousands of slum dwellers with much improved provision for sanitation and washing through community toilet blocks, the precedents set for community management of large-scale resettlement programmes, the innovations in slum upgrading and community-managed new-house development, and the changes negotiated in official rules and procedures. These will be described in more detail in a later section on "precedent setting", as these illustrate the ways in which community-driven innovations are used to change government policies and practices.⁶³ Community-driven processes are having city-wide impacts in many Thai cities – as described in the next section, since these are best understood as part of a national process – although it is city-level innovation that helped drive and sustain changes at a national level.

The work of urban poor/homeless federations is contributing to city-wide changes, or has the potential to do so in many other cities through this combination of strong community organizations, demonstration (or precedent-setting) projects, community-managed surveys and enumerations, and a willingness to develop partnerships with city authorities. For instance:

- In Kenya, the federation has mapped all the "slums" in Nairobi, supported community enumerations in many of them, and demonstrated that it is possible to reach agreement between landlords and tenants in a land regularization and upgrading programme. They have also constructed houses and public toilets that set precedents for city-wide programmes.
- In Zimbabwe, the federation is developing large new-housing programmes with several city authorities (including Victoria Falls, Mutare and Harare), and these are setting precedents and developing relationships with city authorities on which much larger programmes could be based.⁶⁴
- In the Philippines, the many initiatives undertaken by the Homeless People's Federation are demonstrating the possibilities of city-wide changes. These include various large land developments and house-building programmes that federation groups are undertaking. The federation is also working with four city governments (Quezon City, Iloilo, Muntinlupa and General Santos) in undertaking enumerations and in identifying households living in danger zones, with the enumerations including renters and house sharers (which are often omitted in government surveys). As noted earlier, these enumerations provide the potential for forging partnerships between the federation and city governments, as well as acting as a catalyst for community discussions about addressing their needs. The federation has also drawn up partnership agreements with the governments of Iloilo City and General Santos City to undertake relocation of those living in high-risk areas. The federation prepares communities for relocation, establishing which tasks and responsibilities are allocated to itself and which are for local government. For instance, in Iloilo, there is a tripartite agreement between the federation, their support NGO and local government, which recognizes the equal right and participation of people's organization to design and implement resettlement projects.⁶⁵
- In Nepal, in 2004, the two urban poor federations organized a meeting at which the mayor of Kathmandu and the president of SDI inaugurated a house model developed by the federations, and laid the foundation stone for the first piece of land that the city has given to the federation to design and construct a settlement. At this meeting, the mayor agreed to support an Urban Poor Fund. This has the potential to start a process with city-wide influence, since the federations are active in many

⁶³ Despite these successful partnerships, many of which are in Mumbai, and all the new precedents these had set that had been approved by the city authorities, in late 2004, a new chief minister embarked on a large slum eviction programme. It is a reminder of how vulnerable slum populations are, even where some government agencies have adopted more progressive, pro-poor policies towards them.

⁶⁴ Chitekwe and Mitlin 2001, *Dialogue on Shelter* newsletters (available from Dialogue on Shelter, P.O Box CH 934, Chisipite, Harare, Zimbabwe), field visits.

⁶⁵ Yu and Karaos 2004.

slum and squatter communities.

In none of these examples from Kenya, Zimbabwe, the Philippines and Nepal is it clear that these processes will result in city-wide programmes that will “significantly improve the lives” of most or all of the city’s slum dwellers – but all have the potential to catalyze changes in this direction. And, of course, it is the intention of each of the federations and their support NGOs to achieve this.

Going to scale within nations; the case of CODI in Thailand

In this section, the example of the *Baan Mankong* (secure housing) programme in Thailand will be described in some detail because it is an official national policy to support community-driven development and there is a government agency explicitly supporting community-driven slum upgrading and new-house programmes – the Community Organizations Development Institute (CODI).⁶⁶ As noted earlier, *Baan Mankong* has set itself the target of improving housing, living and tenure security for 300,000 households in 2,000 poor communities in 200 Thai cities within five years.

CODI was formed in 2000 by a merging of the Urban Community Development Office (UCDO) and the Rural Development Fund. UCDO had been set up by the government of Thailand in 1992 in order to address urban poverty. It was widely recognized in government that Thailand’s economic success during the 1980s and early 1990s had brought little benefit to the poorest groups. Indeed, for many, their housing conditions had deteriorated and their settlements were at ever-greater risk of eviction as land prices and demand for central city sites increased. There was also recognition of the need to develop more participatory models of support for low-income groups, and of the possibilities of doing so through supporting community-based savings and credit groups. Various local and international NGOs working in Thailand had also demonstrated the possibilities of improving housing by working with low-income communities and networks of communities.

UCDO was provided with a capital base equivalent to US\$ 50 million, to allow it to make loans to organized communities to undertake a range of activities relating to land acquisition and housing construction, housing improvements and income generation. UCDO recognized that for pro-poor development to take place, relations between low-income groups and the state had to change. Critical to that change was the establishment of representative and accountable local citizen organizations.

From the outset, UCDO sought to bring together different interest groups – with its Board having senior government staff, academics and community representatives. Initially, loans were available to community-based savings and loan groups for income generation, revolving funds, housing (for instance, to allow communities threatened with eviction to purchase existing slum land or land elsewhere and develop housing there) and housing improvements. Any community could receive any of these loans, provided they could show that they had the capacity to manage savings and loans. The loan could be used to respond to the particular needs of each group. Through this, UCDO developed links with a wide range of community organizations, savings groups, NGOs and government organizations. Loans had much lower interest rates than the other loan sources to which urban poor households could turn, although they were also high enough to allow the initial fund to be sustained and to cover administrative costs.

From support to communities to support for community networks. As the savings groups that worked with UCDO became more numerous and larger, UCDO found it more difficult to provide support to individual groups and to be the centre of all the problem solving for problem cases. This difficulty in scaling up its work brought UCDO into a new stage of change in which it linked individual savings groups together in the form of networks or federations. UCDO loans could be provided not only to communities but also to community networks that then on-lent to their member organizations. The emergence of large-scale community networking brought immense change to community-led development processes in general, and to UCDO and CODI in particular. These networks became increasingly the means through which UCDO funds (and then CODI funds) are made available to low-income groups. Community organizations in a particular city or province join together to form a network

⁶⁶ The text in this section is drawn from Boonyabancha 2003, CODI 2004 and Boonyabancha 2005.

to work together and negotiate with city or provincial authorities, or to influence development planning, or simply to work together on shared problems of housing, livelihoods or access to basic services. There are networks based around occupations (for instance, a taxi cooperative), pooled savings and cooperative housing. There are also community networks based on shared land tenure problems (for instance, networks of communities living along railway tracks or under bridges, who have shared tenure or landlord problems). As networks manage loans, this also decentralizes the decision-making process so that it is closer to individual communities and better able to respond rapidly and flexibly to opportunities identified by network members.

Diversifying the support provided to communities. UCDO added other activities to the loans made available to community organizations. These included:

- A small grants programme for community-managed environmental improvement projects with US\$ 1.3 million from the Danish government, which supported 196 projects benefiting 41,000 families, and whose projects strengthened the capacity of community organizations to work together and to work with local government.
- A programme to help savings groups that were facing financial difficulties after the financial crisis of 1997 to maintain their loan repayments (with support from the Thai and Japanese governments).
- Community welfare funds, made available to communities for use as grants, loans or partial loans for education, income generation and other welfare (for instance, for school fees, those who were HIV positive, the sick or the elderly), with support from the World Bank Social Investment Fund.

As savings schemes became stronger, so increasing emphasis was given to linking community groups with city authorities, which then developed into city-based networks able to initiate and manage city-wide programmes. These city-wide networks have particular importance for supporting city-wide upgrading programmes that are part of *Baan Mankong*, which is described later. These networks also linked communities so that they could share their experiences, learn from each other, work together and pool their resources. These networks also helped communities to manage debts, and allowed UCDO to remain effective despite the economic crisis that started in 1997 and which reduced the incomes and increased the debt repayment burdens for large sections of the urban poor. Most community networks also developed their own community welfare programmes. What became evident from UCDO's work is first, how far funding can go if organized and managed by community organizations or networks, and second, how many community-managed activities can achieve cost-recovery

By 2000, when UCDO's work was integrated into CODI, 950 community savings groups had been established and supported in 53 out of Thailand's 75 provinces. More than 100 community networks had been set up. More than 1 billion baht had been provided in loans and more than half the loans had already been fully repaid. Informal estimates suggest that assets of some 2 billion baht had been generated by the projects. The special fund to help savings groups facing financial difficulties had helped many communities and community networks to manage their debts and continue their development activities.

CODI continues to support the UCDO programmes, but it has its own legal entity as a public organization, whereas UCDO had been located within the National Housing Authority. This provided CODI with greater possibilities (for instance, being able to apply for funds to the annual government budget), greater flexibility, wider linkages, and new possibilities for supporting collaboration between urban and rural groups. The emphasis on supporting community-managed savings and loan groups and community networks remains, but it now covers 30,000 rural community organizations as well as the urban community organizations. Many community networks that CODI supports include both rural and urban community organizations. Like UCDO, CODI also has a Board that includes representatives from government and from community organizations.

In January 2003, the Thai government announced two new programmes for the urban poor, that seek to reach one million poor households within five years. The first is the *Baan Mankong* ("secure housing") programme, which channels government funds in the form of infrastructure subsidies and housing loans direct to poor communities, who plan and carry out improvements to their housing environment and basic services. This is implemented by CODI. The second is the *Baan Ua Arthorn* ("we care") programme, through which the National Housing Authority designs, constructs and sells ready-to-occupy

flats and houses at subsidized rates to lower-income households who can afford “rent-to-own” payments of US\$ 25–37 per month.

Baan Mankong is set up to support processes designed and managed by low-income households and their community organizations and networks. Communities and their networks work with local governments, professionals, universities and NGOs in their city to survey all poor communities and then plan an upgrading programme to improve conditions for the whole city over 3–4 years. Once these plans have been finalized, CODI channels the infrastructure subsidies and the housing loans to communities. These upgrading programmes build on the community-managed programmes that CODI and its predecessor UCDO has supported since 1992, and on people’s capacity to collectively manage their own needs. They also build on what slum communities have already developed, recognizing the large investments that the communities have already made in their homes. Upgrading existing settlements is supported whenever possible; if relocation is necessary, a site is sought close by to minimize the economic and social costs for households.

Baan Mankong has set a target of improving housing, living and tenure security for 300,000 households in 2,000 poor communities in 200 Thai cities within five years. This would represent at least half the urban poor communities in Thailand:

- 2003: 10 pilot community upgrading (1,500 units) and preparations in 20 cities.
- 2004: Upgrading 174 slum communities (15,000 units) in 42 cities, with preparations in 50 more cities. Also, support for learning, the demonstration of different options, and developing links between communities and city authorities.
- 2005–07: 285,000 units in 200 cities.

By December 2004, initiatives were underway in 176 urban poor communities, involving more than 14,600 households. Wherever possible, relocation was avoided: three quarters of these households got upgrading on the site where they were already living and 9 percent got new sites nearby. Most households received long-term land security – for instance through cooperative ownership or long-term leases to the community or to individual households.⁶⁷

This programme imposes as few conditions as possible, to give urban poor communities, networks and stakeholders in each city the freedom to design the programme. The challenge is how to support upgrading in ways that urban poor communities lead the process and generate local partnerships, so that the whole city contributes to the solution.

Methods. The design of the upgrading programme in any city, and the city network that is needed to implement it, involves certain key steps:

- Identify the stakeholders and explaining the programme.
- Organize network meetings, which may include visits from people in other cities.
- Organize meetings in each urban poor community, involving municipal staff if possible.
- Establish a joint committee to oversee implementation. This includes urban poor community and network leaders, and the municipality; also local academics and NGOs. This committee helps to build new relationships of cooperation, to integrate urban poor housing into each city’s overall development and create a mechanism for resolving future housing problems.
- The joint committee holds a meeting with representatives from all urban poor communities.
- A survey is organized to cover all communities, and information is collected about all households, housing security, land ownership, infrastructure problems, community organizations, savings activities and existing development initiatives. Doing the survey also provides opportunities for people to meet, learn about each other’s problems and establish links.
- From the survey, develop a community upgrading plan which covers the whole city.
- (While the above is going on), support community collective savings, as these not only mobilize local resources but also strengthen local groups and build collective management skills.
- Select pilot projects on the basis of need, communities’ willingness to try them out, and learning.

⁶⁷ See Boonyabanha 2005 for more details

- Prepare development plans for pilots, start construction, and use implementation as learning centres for other communities and actors.
- Extend improvement processes to all other communities, including those living outside communities, e.g. the homeless and itinerant workers.
- Integrate these upgrading initiatives into city-wide development. This includes coordinating with public and private landowners to provide secure tenure or alternative land for resettlement, integrating community-constructed infrastructure into larger utility grids, and incorporating upgrading with other city development processes.
- Build community networks around common land ownership, shared construction, cooperative enterprises, community welfare and collective maintenance of canals, and create economic space for the poor (for instance, new markets) or economic opportunities, wherever possible, within upgrading.
- Support constant exchange visits between projects, cities and regions for all those involved, including community representatives and local government staff.

Funding. Infrastructure subsidies of 25,000 baht (US\$ 625) per family are available for communities upgrading *in situ*; 45,000 baht (US\$ 1,125) for re-blocking; and 65,000 (US\$ 1,625) for relocating. Families can draw on low-interest loans from CODI or from banks for housing, and there is a grant equal to 5 percent of the total infrastructure subsidy to help fund the management costs for the local organization or network.

How this differs from conventional approaches:

- Urban poor community organizations and their networks are the key actors, and they control the funding and the management; they also undertake most of the building work (rather than contractors), which makes funding go much further and brings in their own contributions.
- It is demand-driven, as it supports communities who are ready to implement improvement projects, and allows a great variety of responses, tailored to each community's needs, priorities and possibilities (for instance, communities choose how to use the infrastructure subsidy).
- It promotes more than physical upgrading; as communities design and manage their own physical improvements; this helps stimulate deeper but less tangible changes in social structures, managerial systems and confidence among poor communities. It also helps trigger acceptance of low-income communities in the city's larger development process as legitimate parts of the city and as partners.
- It works to develop urban poor communities as an integrated part of the city; people plan their upgrading within the bigger-city development framework.
- Government agencies are no longer the planners, implementers and construction managers delivering for beneficiaries.
- Secure tenure is negotiated in each instance, but locally – and this could be through a variety of means such as cooperative land purchase, long-term lease contracts, land swaps or user rights. But in all cases, the emphasis is on communal rather than individual tenure.
- Its focus is city-wide development with a commitment to reaching all low-income communities within a three- to four-year period, drawing on local resources.

To explore new approaches, ten pilot projects have been supported in communities that have organized themselves, have some experience with working with other organizations, and have families with monthly incomes below 10,000 baht. All but two are on state land, so implementation is easier. Box 3 gives some examples.

Box 4: Pilot projects to nationalize learning in Thailand

Land purchase and re-blocking: Charoenchai Nimitmai has 41 families living on a 0.7 hectare site in Bangkok, bound by railway tracks, an expressway and a drainage canal. They had been renting the land from a private landowner for many years. In 1998, when threatened with eviction, they negotiated to purchase the land for around a quarter of its market value and, after establishing a cooperative, took a CODI loan to pay for this. To bring down the cost per family, they developed a re-blocking plan that accommodated 48 more families who were squatting nearby. All but 15 houses had to be moved to new locations within the site to make way for roads. Many households built using materials from their previous houses, and they will upgrade them gradually. Agreements which the community negotiated with different municipal departments brought individual electricity and water connections and building permits. A contractor was hired for the infrastructure that needed heavy machinery, and the inhabitants handled the

rest of the work themselves, using paid community labour; this cut development costs by 30 percent. The average cost per household was US\$ 6,683, which included US\$ 500 for infrastructure, US\$ 1,126 for housing and the rest for land. Each household makes repayments of US\$ 27–50 per month.

Reconstruction after fire, with long-term lease: Bonkai is a long-established squatter community of 566 households living on land owned by the Crown Property Bureau in Klong Toey in central Bangkok. In 2001, a fire destroyed 200 houses and, after forming a cooperative, the community took the opportunity to negotiate a (renewable) 30-year land lease. This was the first case in Thailand of a long-term lease contract for public land being made to a community cooperative (land leases are usually with single households and are short term, so they do not provide secure tenure). The reconstruction was planned in three phases so that no one had to leave the site. In order to accommodate everybody, three-storey row houses are being built, each on plots measuring 24 square metres. The average unit cost (for land, housing and infrastructure) is US\$ 4,901 and households repay US\$ 22–30 per month.

Relocation to nearby land: Klong Tuey Block 7–12 is a long-established squatter settlement, mostly housing port workers, daily labourers and small traders, on land belonging to the Port Authority of Thailand. Over the years, the community experienced fires, chemical explosions and many attempts to evict them. Originally numbering nearly 400 families, the number had dwindled to 49, as some families took compensation and moved away and others moved to National Housing Authority flats or remote resettlement colonies. After 20 years of struggle, the remaining 49 families negotiated a deal to allow them to develop their own community on Port Authority land located one kilometre away, with a 30-year lease. The land has space for 114 households, and so includes homes for some renters and some who had already been evicted. Average cost per unit (land, housing and infrastructure) was US\$ 9,039.

Scaling up pilot projects: In the Ramkhamhaeng area of Bangkok, two initial pilot projects sparked off a larger development process that involved seven other nearby communities. The first was a squatter community of 124 families occupying 0.8 hectares of Crown Property Bureau land, who negotiated a 30-year lease after forming a cooperative, and developed a new layout plan with architects for two-storey houses. The second project involved 34 families living on a marshy 0.8-hectare site also belonging to the Crown Property Bureau. They planned to build their own homes on this site but found that the landfill costs were too high. Seven other communities decided to join these two schemes and, working with the Crown Property Bureau, they are now preparing a master redevelopment plan that will provide for over 1,000 households on 40 hectares. This will create new residential areas, linked to markets and parks, and will involve re-blocking in some areas and nearby relocation in others. Everyone will remain in the area, with long-term leases obtained through community cooperatives.

Land sharing: The canal-side community of Klong Lumnoon formed 20 years ago, when it was an isolated site. By 1997, the area was gentrifying and the landowner decided to evict the people to develop the land commercially. Some households accepted cash compensation and moved away, but 49 families who worked nearby refused to go. After a long struggle, they convinced the landowner to sell them a small portion of the land at below market rates, in exchange for vacating the rest. After registering as a cooperative, the community took a loan from CODI to buy the land, and worked with young architects to develop a plan for 49 houses and space for a community centre. The average unit cost (for housing, infrastructure and land) is US\$ 7,740.

Relocation of mini-squatters with long-term leases: Boon Kook is a new settlement in a central area of the northern Thai city of Uttaradit, where 124 households that had been living in many “mini” squatter settlements are being re-housed. To resettle these households (which were identified by the community network in their city-wide survey), the municipality agreed to purchase a 1.6-hectare site and grant the inhabitants a 30-year lease. The community network helped start daily savings schemes among the inhabitants, CODI provided housing loans to families that needed them, and the National Housing Authority provided the infrastructure. Row housing is being built and the average unit cost (for housing, infrastructure and land) is US\$ 6,415. The unit cost of the houses varies between US\$ 750 and 3,750, with repayments of US\$ 5.00–22.50 per month. The settlement also includes five collective housing units for the elderly, the poorest and physically disabled members of the community.

SOURCE: Boonyabancha, Somsook (2005), “Baan Mankong; going to scale with ‘slum’ and squatter upgrading in Thailand”, *Environment and Urbanization*, Vol.17, No.1, April, pp.21–46.

Most citizens still think that the municipality should manage the city – but city authorities do not have much power, and the governance system needs to be opened up so that citizens feel that it is their city and that they are part of the development. Responsibility for different aspects of city management can be decentralized to communities – for example, public parks and markets, maintenance of drainage canals, solid waste collection and recycling, and community welfare programmes. Opening up more room for people to become involved is the new frontier for urban management – and real decentralization. Upgrading is a powerful way to spark off this kind of decentralization. When community people do the upgrading, and other city actors accept their work, it enhances their status in the city as key partners in solving city-wide problems.

Scaling up. Six techniques are used for scaling up the *Baan Mankong* upgrading process in order to reach the ambitious five-year target:⁶⁸

- Pilot projects: organized in as many cities as possible, to get things going, generate excitement, demonstrate that community-driven upgrading can work – and become much-visited examples of how upgrading can be done.
- Learning centres: 12 cities with strong upgrading processes have been designated learning centres for other towns and cities in their region.
- Big events: so that when an upgrading process is launched or a project inaugurated, people from neighbouring cities are invited to see what is happening and what is possible.
- Exchanges: between communities, pilot projects, cities and regions, involving community representatives, officials, NGOs and academics.
- Sub-contracting: CODI sub-contracts most of the support and coordination work to partners in cities.
- Constant meetings at all levels, including regular meetings between *Baan Mankong* staff and sub-contracting partners.

City-wide processes are now underway in many cities. For instance, in the city of Uttaradit, this started with a survey mapping all the slums and small pockets of squatters, identifying landowners and which slums could stay and which needed to relocate. This helped link community organizations, and began building a community network, supported by young architects, a group of monks and the mayor. Looking at the whole city, they sought to find housing solutions for 1,000 families within the existing city fabric. They used a range of techniques – land sharing in one, re-blocking in another, *in situ* upgrading and relocation. This included the Boon Kook programme described earlier, which is providing homes for 124 households who had previously lived in “mini” squatter settlements. Their city-wide housing plan became the basis for the city upgrading programme under *Baan Mankong*, and includes infrastructure improvements, urban regeneration, canal cleaning, wasteland reclamation and park development.

In Bangkok, to make *Baan Mankong* manageable, each of the 50 districts (*khets*) will be regarded as a city, and will do its own survey, form a joint committee with all key actors, and develop a three-year upgrading programme. Bangkok’s 1,200 urban poor settlements house almost a third of Thailand’s urban poor.

In Khon Kaen, 69 poor communities have been identified, of which the poorest 50 will be improved between 2004 and 2006. Some of the poorest and most insecure are located alongside the railway tracks; some will relocate to nearby land (mainly those living closest to the tracks) but most will stay and receive leases and upgrading.

In Korat, a community network of 25 communities working with NGOs, the municipality and the university on a three-year upgrading programme that will reach 52 settlements with 9,900 households.

In Ayutthaya, Thailand’s old capital city (and a world heritage site), the community network has surveyed and mapped all informal settlements – a total of 53, with 6,611 households (most within the historic areas). It organized a seminar with city authorities, where survey information was presented that showed that it is possible to improve conditions in their settlements, bring basic services, construct proper houses and shift the settlements a little to allow the monuments to be rehabilitated. Some pilots are underway to show that poor communities and historic monuments can be good neighbours.

What has been learnt since 1992? CODI, like its predecessor UCDO, seeks to support inclusive processes that are controlled by the poor themselves. The institutional form that is appropriate to this way of working has to be flexible. The experience of UCDO, and then of CODI, has shown that it is possible to alter the delivery of development so that the outcomes are more favourable to low-income groups. But to do so, it has to support these groups themselves to become key players in the development process. They must be involved in decision-making, must be able to own the decisions that are taken, and must be

⁶⁸ These are also techniques used by other federations – as described in the later sections on tools and methods, and precedent setting.

in control of the activities that follow.

Community-based savings and loan activities are crucial because they build community capacity to determine priorities collectively, transparently manage finance, negotiate with other powerful local groups, and plan and reformulate their own strategies. Collectively organized savings strengthen the links between community residents, and help to ensure leaders are accountable to local members. Collectively managed loan repayments help the community to assess the financial investments that they wish to make, and help to ensure that a group living outside the community does not manage finances. Loan management helps networks of communities understand when accumulating debt is a necessary burden for a community, and when it is best avoided. Together, savings and loan activities help communities to prioritize, manage and implement development.

Community learning is as important as savings and loan activities. Within the processes supported by UCDO and CODI, community learning takes place as community organizations work together in implementation and through community exchanges. Exchanges help community organizations to analyze their experiences and modify their plans.

CODI recognizes that projects cannot be ends in themselves; they need to be part of a more comprehensive plan that is driven by the poor. Conventional development systems and processes are not designed for the conditions of the poor, nor are they appropriate to the needs of the poor. There are almost always problems when the poor try to fit into these systems. What is required is that the poor determine the conditions attached to projects – thereby enabling plans and processes to be better suited to their needs and capacities. At the same time, the poor cannot resolve their problems on their own. What is needed is an open and inclusive process that engages the many other groups that are relevant to development within a process that is determined and controlled by the poor.

In a society that is becoming increasingly individualized, those who have limited incomes need the collective aspect of communities as an important survival mechanism that helps them to meet needs and resolve problems they cannot manage individually. Many landowners do not want land to be owned or rented collectively – but this stops areas from being gentrified, retains collective management, and builds collective force. Many community-managed housing programmes have included units for poorer households or for those who are handicapped, ill or retired – as these kinds of programmes create space for people to think about these issues, and provide tools and resources to translate their social development and community welfare ideas into facilities. Thus *Baan Mankong* is helping to strengthen collective social process, which improves security and well-being in many ways other than simply physical assets.

*City-wide action and structural change.*⁶⁹ City-wide action does not simply permit a larger scale – it can also change the nature of what is possible, especially in regard to how urban poor groups can become involved. At city level, the kinds of structural changes on which ambitious poverty reduction targets depend are more likely to be realized.

The first step of city-wide action - building a city-wide information base about conditions in all the areas with poor quality housing and doing so working with their inhabitants - does more than provide the needed information base. It also

- helps develop linkages between all the urban poor communities;
- helps make apparent the differences between the different ‘slums’ or informal settlements and what causes these differences. This allows solutions to be tailored to each group’s and settlement’s needs and circumstances – as opposed to the usual ‘standard’ upgrading package that governments try to apply to all settlements;
- allows the urban poor communities to be involved in choosing which settlements will be upgraded first. These first upgrading initiatives are important as they provide opportunities to learn and test innovations for all involved; if urban poor groups are not involved in these choices, those that are not selected will feel excluded and often resentful.

⁶⁹ The text for this section is drawn from Boonyabanha 2005

The second step, as described above, is pilot projects. Pilot projects are often criticized for being isolated examples that never move beyond the pilot phase. When designed and implemented by external agencies, this is often the case. But if pilot projects are planned within city-wide consultations in which urban poor organizations are involved, they become centres of experiment and learning for all urban poor groups that also serve as precedents and catalysts for action elsewhere. Observing the first few pilot projects can encourage other urban poor groups to take action – to start a savings group, to develop their own survey, to undertake a project themselves – because it is ‘people like them’ who are designing and implementing them, not professionals.

The city-wide survey and the pilot projects strengthen the horizontal linkages between urban poor communities, engaging them collectively with city governments in discussing city-wide programmes, not just projects specifically for their settlement. This is no longer the hierarchical or vertical system that has long isolated and disempowered urban poor groups. Rather than restricting interaction to negotiations between particular urban poor groups and the politicians or civil servants responsible for their district, it permits the kinds of negotiations at city level that can address the urban poor’s problems of land tenure, infrastructure, housing and services at the city scale. There can be a lot of clumsiness at the start of this process. Professionals find it difficult to change their approaches. City governments find it difficult to see urban poor organizations as key partners. City politicians find it difficult to no longer be the ‘patron’ dispensing ‘projects’ to their constituency. And most international agencies find it very difficult to support this kind of process. It is perhaps no coincidence that the example in Thailand did not depend on international agency support. This kind of city-wide process allows the necessary jump in scale from isolated upgrading projects to city-wide strategies and builds the partnerships between urban poor organizations and local governments to support a continuous process.

Community-driven processes in other nations that influence national governments

This example from Thailand is the clearest example of a national government with significant changes in its policies to support community-driven processes. Some of the city-level changes noted in the previous section also have national significance, as national government policies have changed. For instance, the support of the national government in Cambodia for the initiatives in Phnom Penh and other cities. In India, the community-managed toilet block programme developed by the Alliance of the National Slum Dwellers Federation, *Mahila Milan* and SPARC has stimulated the national government to set up a special funding facility to encourage comparable programmes throughout the nation – as a 50 percent subsidy is available from central government for local bodies and public authorities. This same alliance has also sought to change attitudes and policies on secure tenure at the national level – for instance, through its work with the UN Human Settlements Programme in launching a good governance campaign in India in 2000. This also included a demand that sanitation be seen as an indicator of good governance, especially women and children’s access to it.

The work of the South African Homeless People’s Federation has certainly influenced national housing policy. The many federation members who have developed their own housing and who have obtained tenure of the land they occupy, and the programmes being developed with the Durban and Johannesburg authorities have been noted already. When the African National Congress was elected as South Africa’s first democratic government in 1994, it recognized that housing was a priority for those living in the townships and informal settlements, and it promised to build 1 million houses within five years, within its reconstruction and development programme. The government introduced a capital subsidy programme for low-income households of up to 15,000 rand, for the purchase of land, infrastructure development and housing.⁷⁰ However, this was seen as a mechanism for making housing built by commercial contractors affordable to low-income households – and it was the housing developer who was funded by the subsidy. Many of the housing schemes developed by contractors and funded by the housing subsidy proved to be poorly designed and built, often in locations far from income-earning opportunities, and very small (often no more than a small core house).⁷¹ Many contractor-built houses

⁷⁰ By 2004, the maximum subsidy was 28,279 Rand.

⁷¹ This drew comments from the urban poor about the contractor-built houses such as “...when you sleep your feet come out of the house” and “...Mandela promised me a house but he built me a closet for my clothes.”

have been abandoned by the urban poor to whom they were allocated, or have been (illegally) sold for a fraction of their cost.⁷² The federation has pressed the government to allocate the housing subsidies direct to low-income households, and several thousand federation members have built houses funded through this programme. This has demonstrated how community-managed house construction and development can produce good quality four-room houses for the same cost that contractors charge for tiny core houses. The first Minister for Housing, Joe Slovo, recognized the legitimacy of this, and a grant of 10 million rand was made by the Department of Housing to the federation's *uTshani* Fund. In response to federation activities, the government introduced the People's Housing Process, a self-help development option for its housing subsidy programme. The benefits of community-managed housing developments are increasingly recognized, both for the process they support and for the quality and size of the houses constructed – and they cost the government no more.

However, despite such successes and despite a national government strongly committed to improving housing conditions and ensuring universal provision for basic services, the South African federation has had to face many difficulties. These include national and local political structures that distrust any movement that is not within the ruling party (the ANC), politicians who work through patron–client relationships and do not want their decisions challenged or discussed by community organizations, and the surprising lack of support for federation schemes from the national housing subsidy programme.⁷³ Even with the national government's introduction of the People's Housing Process, only a very small proportion of housing subsidies go direct to low-income households to support them in developing their own homes. Contractor-built housing “for the poor”, funded through the housing subsidy scheme, is still the main response to housing problems from national, provincial and local governments. A recent speech by the Minister for Housing also gave more emphasis to mobilizing support from “business, the banking sector and ordinary professionals” for housing than any support for the “people's housing process”. The speech highlighted the problem faced by housing contractors of low-profit margins in low-cost housing, and emphasized the need to support small contractors.⁷⁴

This example from South Africa is significant because it illustrates how the problem of reaching the urban poor with significant improvements is not only one of “political will” (which is certainly present in South Africa) and resources (the government has provided very substantial funding for the housing subsidy programme), but also of how politicians and bureaucrats, and the political and administrative structures in which they are located, perceive “poor people”, and their roles and rights within “significantly improving their lives”. Both in national government and in many state and local governments, the “poor” are seen as “clients” or “beneficiaries”, not as the agents, whose own individual and community processes can, with appropriate support, really “improve their lives”. Although many governments and international agencies claim that their policies have moved to “enablement”, few have actually changed to really enable low-income groups and their organizations to develop their own homes and neighbourhoods – three decades after John FC Turner emphasized the need for governments to shift from housing production to facilitating the construction of houses by planning and making available land, material and finance facilities, so that communities can control and manage their own housing process. “*Home builders, managers and users will be unable to invest all their resources or get the full-use values from the end products unless they are free to use the resources available to them in their own ways – that do not limit the freedom of others or harm future generations.*”⁷⁵

6. The tools and methods used by community-driven processes⁷⁶

The tools and methods used by the urban poor/homeless federations are both for themselves (mobilizing

⁷² Speech by LN Sisulu, Minister of Housing, National Assembly, Cape Town, 10th June, 2004, http://www.housing.gov.za/content/media_desk/speeches/2004/100604.htm

⁷³ See, for instance, the difficulties faced by federation members in Joe Slovo settlement in Port Elizabeth, as described in Huchzermayer 2004.

⁷⁴ Sisulu 2004.

⁷⁵ Turner 1976.

⁷⁶ Much of the text in this and in two subsequent sections is drawn from Patel 2004a.

the urban poor, strengthening them, expanding federation membership, supporting learning) and for changing the attitudes and approaches of national, state and local government staff and politicians. It is remarkable how a common set of tools and methods has proved valid and much used in many different nations and cities, even if the actual form that many of the tools and methods take are modified to fit different local contexts. This section focuses on savings and credit, on the capacity to innovate and learn, and on surveys, mapping and modelling. Subsequent sections focus on the community-to-community exchanges through which communities and their federations learn from each other, and how community-driven processes set “precedents” through which to negotiate changes in policies, standards, regulations and practices.

Savings and credit

Community-managed savings and credit groups in which each member saves each day is the foundation of the urban poor/homeless federations; they are often referred to as “the glue” that holds the federations together.⁷⁷ Daily savings has advantages over weekly or monthly savings because it matches informal earning patterns, builds scale, and gives people opportunities to meet every day. There is no minimum daily amount that savers have to contribute. Daily savings might seem to external experts to be problematic for the poorest households – yet daily savings schemes were first developed in India, by women pavement dwellers whose households must have among the lowest incomes of any urban household worldwide, and from these developed *Mahila Milan*, cooperatives of women slum and pavement dwellers that now have 300,000 members. For *Mahila Milan*, community savings also serves as proof of their “credit worthiness” to external institutions. Housing finance institutions usually see the poor as a liability, and community savings helps change this perception.

Women are particularly attracted to these savings groups because they provide crisis credit quickly and easily; they can also develop into savings accounts that help fund housing improvements or new housing, and provide loan facilities for income generation. Women also find that their participation in savings groups transforms their relationships with each other, their family and their community. The daily contact between each saver and the community representative who collects the savings acts as a constant source of information on what people’s difficulties are and how these can be addressed – which are discussed and analyzed during the regular meetings of the savings’ collectors. When people want access to credit, the savings collector has personal knowledge of their family circumstances, and can vouch for them. Savings does not generate large resources quickly, but it does produce a discipline among its members to save small amounts daily. When circumstances permit, savings groups also work together to develop their plans for new housing or other initiatives – as can be seen in the hundreds of housing projects that have been managed by such savings groups.

The savings schemes that are the foundation of the federations are more than a simple mechanism for meeting daily monetary needs and sharing resources among the poor. They are the building blocks of what begins as a local process and develops into city-wide, national and global processes. The women leaders play a central role in the collection and management of the savings and loans. Without poor women joining together, there can be no savings. Without savings and without the very poor women, there can be no effective federations. Pooling the funding from all the savings groups also makes each savings group experience their collective power – which is further strengthened by the constant contact between savings groups, as they work with each other and learn from each other. These savings groups are managed by community organizations, not professional staff. They serve not only to provide members with credit for their needs but also to develop decentralized mechanisms for large federations to manage finance. Savings and credit groups build community organizations’ capacity to manage finance collectively. This also helps develop their capacity to plan and implement projects within the learning cycle outlined below.

When money goes into community savings, it not only builds community organizations but also circulates many times in the neighbourhood economy – it helps build houses and start small businesses, helps people in crisis and helps pay school fees and health care bills. It helps generate more assets, more

⁷⁷ Most federations are formed by the “savers” and by a large group of individuals or households who work with and support the federations but who are not active savers.

options for people's future.

The external image of these savings groups is usually one of efficiently generated and managed savings. But for the federations, the most important function of savings and credit is that it mobilizes large numbers of people who manage money together. This collective management of money, and the trust it builds, also increases community organizations' capacity to work together, to address problems and to manage or resolve conflicts. It also creates a larger federation that is able to negotiate with external agencies on behalf of all its members. In effect, it is building good governance from the bottom up.

The capacity to innovate and the learning cycle

Poor people know what their problems are and generally have good ideas regarding what solutions they want. But they lack the resources or capacities to demonstrate that they can produce a solution. So the federations support their members to try out solutions in what can be termed a "learning cycle". Some solutions work so well that they are adopted and adapted by many others (as, for instance, in the community-managed upgrading in Phnom Penh described earlier, or the community-designed and managed toilet blocks in India). Some set precedents that allow more external support to be negotiated from governments or international agencies, and also allow changes in rules and procedures to be negotiated (as explained in more detail in a later section). Some fail – but even here, the learning from the failures is widely shared.

Among the tools and methods described below are slum enumerations/surveys, mapping, pilot projects and house modelling, with subsequent sections describing community exchanges and precedent setting. These take place within a learning cycle that includes several stages: identifying priority concerns, trying out solutions, learning from each other as these solutions develop, refining solutions and supporting more groups to try them, and using solutions as precedents to encourage change in government policies, programmes or regulations.

Within discussions in low-income communities, the priority concerns are identified – for instance for sanitation, upgrading (which often includes securing tenure) or new housing. A debate then takes place, generally leading to the formulation of a strategy for seeking a solution. One or more community organizations come forward with a scheme to address the problems. The federation and the support NGO assist these groups financially and organizationally because they offer a living "laboratory" of how change can occur, and they help the federation to develop a solution from which all can learn. For instance, in Mumbai, women pavement dwellers have succeeded in obtaining a land site where they can develop their own houses, and they are currently building housing to accommodate 326 pavement-dwelling households. The pavement dwellers had put pressure on the local government to provide them with land; when the local government claimed that there was no land available, the pavement dwellers organized a survey around the city, cataloguing how much vacant land was available. When they obtained this site, they designed the housing units and the common spaces within them, and they are supervising its construction. This project encourages other organizations of pavement dwellers to negotiate for land and government support for other such schemes.

Once a crude solution has been developed in a settlement, many groups within the federation visit it to see what has been achieved and to learn how it was organized and how much it cost. This leads to the next generation of volunteers who want to try out similar actions. Refinements to the solution emerge as other communities go through the process. Progress is always made, although many delays occur when external factors prevent communities from achieving change. Once a refined solution has been established, it is explored with officials from local governments who also come to visit it. These pilot projects help set precedents that can be used to promote changes in official policies, practices or standards. The learning is shared with other federation groups and other city officials through exchange visits (see below for more details).

The federation then creates a core team from people in the first settlement that experimented with the solution, and they visit other cities to demonstrate the solution that has been developed. This process may have a long gestation period because large numbers of people need to participate in order to create confidence within a local people's movement in the belief that it can transform their situation. Increasing

numbers of communities are exposed to the innovation, and they put pressure on local officials and politicians for change and support. Depending on the external situation, there may be many possibilities for scaling up through participation in major government projects.

The training process involves several critical principles:

- There are never resident trainers, always visiting ones.
- Major training events (including house modelling – see below) are done by community leaders.
- Training encourages women to participate in the processes.
- Training teaches by doing rather than by telling.
- The trainers learn through training, acknowledge this and never consider themselves experts.
- The process helps people to develop a working relationship with professionals and other stakeholders, and helps to ensure they are not treated as “beneficiaries”.
- There is no one central training institute, rather, several communities/cities have become learning crucibles.

This process helps more and more communities align with the federation, learn new skills and begin to reconsider their interaction with local government and other external agencies.

Surveys and mapping

Community-directed household, settlement and city surveys or enumerations are important in helping communities to look at their own situation, consider their priorities, strengthen their organization and create a capacity to articulate their knowledge of their members and their communities to government agencies and other external organizations. The importance of the community-directed city surveys was evident in earlier discussions on Thailand and Cambodia.

Self-surveys and enumerations provide a way for the poor to begin to develop their own household database and produce knowledge about themselves. They also produce an information base that is valuable to governments and international agencies – detailed records of each household, their housing and plot boundaries. Government bodies or international agencies find it both difficult and expensive to undertake these kinds of enumerations; for most settlements there are no maps, lists of households or data on plot boundaries from which to work, and government and international agency staff are often reluctant to work in informal settlements.

These community-driven surveys also help generate interest from governments. Having this data helps community organizations and their federations to go into negotiations with government agencies well prepared. They no longer make demands because “they are poor” but, rather, based on detailed facts and figures on the ground. For instance, a community-directed survey in Dharavi, one of Mumbai’s biggest slums, showed that there were 800 persons to each toilet. The federation negotiated for a sanitation strategy that would produce one toilet per 25 persons. As a result of this, the present city ratio is 50 persons to a seat. This redefines the tone of negotiations, as they move from being defensive to becoming more proactive. Having detailed information on toilet provision also provides the local government with the data they need to justify supporting community toilet programmes. This “community-driven” production of detailed data also contributes to a more equal relationship with external agencies, as it is produced and owned by the communities, not produced by external agencies and presented to communities. The surveys also give each person and household an official identity, as their occupation of land and housing is recorded – often for the first time.

The federations and support NGOs help low-income communities to undertake surveys at various levels, including city-wide or area-wide slum surveys that provide documentation of all “slums”, informal settlements or pavement dwellings. They also undertake very detailed household enumerations and intra-household surveys. These surveys proved particularly important in allowing community organizations to manage a large resettlement programme for those who lived beside the railway tracks in Mumbai and this, in turn, developed precedents that are being used in other resettlement programmes in Mumbai and in other cities (see Box 5).

The information-gathering process for a slum enumeration often begins with a hut count when a community is visited for the first time, and many men and women from the federation talk about their work and why they have come. Questionnaires and other survey methodologies are discussed with communities and modified as necessary. All data collected is fed back to community organizations (especially the savings groups) to be checked and, where needed, modified.

Box 5: Surveys and people-managed resettlement programmes in Mumbai

Mumbai relies on its extensive suburban railway system to get its workforce in and out of the central city; on average, over 7 million passenger trips are made each day on its five main railway corridors. But the capacity of the railway system is kept down by the illegal settlements that crowd each side of the tracks. By 1999, nearly 32,000 households lived in shacks next to the tracks, including many living within less than a metre of passing trains. The households lived there because they had no better option they could afford, as they needed the central location to get to and from work. Yet they had to face not only the constant risk of injury or death from the trains but also high noise levels, insecurity, overcrowding, poor quality shelters and no provision for water and sanitation. Indian Railways, who owned the land, would not allow the municipal corporation to provide basic amenities for fear that this would legitimate the land occupation and encourage the inhabitants to consolidate their dwellings. So the inhabitants had to spend long hours fetching and carrying water – a task that generally fell to women. Most people had no toilet facility and had to defecate in the open. Discussions within the Railway Slum Dwellers Federation (to which the majority of households along the railway tracks belonged) made clear that most wanted to move if they could get a home with secure tenure, in an appropriate location.

A relocation programme was developed as part of the larger scheme to improve the quality, speed and frequency of the trains. This was unusual on three counts. First, it did not impoverish those who moved (as is generally the case when poor groups are moved to make way for infrastructure development). Second, the actual move involving some 60,000 people was voluntary, and needed neither police nor municipal force to enforce it. And third, the resettled people were involved in designing, planning and implementing the resettlement programme, and in managing the settlements to which they moved. The process was not entirely problem-free – for instance, the Indian Railways started demolishing huts along one railway line, and 2,000 huts were destroyed before the Alliance managed to get the state government to decree that the demolitions must stop. Land sites were identified to accommodate the evicted households, and the federation was given responsibility for managing the resettlement programme.

Perhaps the most important feature of this resettlement programme was the extent to which those who were to be resettled were organized and involved before the move. First, all huts along the railway tracks and their inhabitants were counted by teams of federation leaders, community residents and NGO staff – and done in such a way that the inhabitants' questions about what was being done and how the move would be organized could be answered. Then maps were prepared with residents and each hut was identified with a number. Draft registers of all inhabitants were prepared and the results were returned to communities for checking. Households were then grouped into units of 50, and these house groupings were used to re-check that all household member details were correct and to provide the basis for allowing households to move to the new site all together. Identity cards were prepared for all those who were to be moved, and visits were made to the resettlement sites. The move then took place, with some households moving to apartments and others moving to transit camps while better quality accommodation was being prepared.

Interviews in 2002 with those who had been relocated highlighted the support that the inhabitants had given to the resettlement, and their pleasure in having secure, safe housing with basic amenities. No process involving so many people moving so quickly is problem-free – for instance, the schools in the area to which they moved could not expand enough to cope with the number of children; many households had difficulties getting ration cards (which allow them access to cheap food staples and kerosene); and the electricity company overcharged them. The resettlement would have been better if there had been more lead-time, with sites being identified by those to be relocated and prepared prior to the resettlement. But this programme worked much better than other large resettlement programmes, and has set precedents in how to fully involve those to be relocated in the whole process – and it is hoped that other public agencies in India will follow.

SOURCE: Patel, Sheela, Celine d'Cruz and Sundar Burra (2002), "Beyond evictions in a global city; people-managed resettlement in Mumbai", *Environment and Urbanization*, Vol.14, No.1, pp.159–172.

The repeated interaction with a community through hut counts, household surveys and settlement profiles establishes a rapport with them and creates a knowledge base that the community own and control. These slum enumerations also provide the organizational base from which to plan upgrading and new-house development, as illustrated by the findings from the Huruma enumeration in Nairobi, which provided the basis for a settlement-wide upgrading programme that accommodates both landlords and tenants (see Box 6). The learning that came from this enumeration in Huruma allowed the Kenyan federation and its support NGO Pamoja Trust to undertake enumerations in larger and more problematic

settlements. For instance, an enumeration was done in Korogocho, where a strong association of landlords feared that any enumeration would threaten their control of land and housing, and they strongly opposed the enumeration – through death threats to NGO staff, court orders and spreading malicious rumours (that the enumeration was to allow Indian real-estate interests to buy the land with the support NGO acting as their real-estate broker). The experience with the Huruma enumeration had shown how to avoid various difficulties and bottlenecks and, over a ten-day period, 18,500 household forms were completed in Korogocho. Enumerations became easier after Huruma and Korogocho, and more than 60 enumerations have now been completed, with these also helping to create detailed city-wide information on “slums”. Profiles of all of Nairobi’s slums are now being developed.⁷⁸

Box 6: Some findings from the Huruma enumeration in Nairobi

The enumeration and mapping exercise was undertaken between May and October 2001 by the Nairobi city council, in conjunction with the Pamoja Trust and the residents of five of the villages. This was a first step towards the regularization of these settlements, and it was the residents of Huruma who carried out the data collection. The enumeration and mapping exercise in five of the settlements in Huruma found that these settlements comprised 2,309 households with a total population of 6,569 people. There were 1,105 tenants and 1,002 “structure owners”. The average monthly household income was Ksh. 5,000 (around US\$ 65), and the main areas of daily expenditure were food, transport, water and the use of toilet facilities.

All the settlements draw their water from privately operated water points at Ksh. 2 for 20 litres of water; 45 water points were mapped within the five settlements. The only other water source is a river that passes Gitathuru, but this is extremely polluted, as it is a major waste-dumping site. Toilet facilities in all the settlements were perceived to be inadequate, with an average toilet to person ratio of 1:500 or more. All the residents used the few public or community toilets, or “flying toilets” (people wrapping their excreta in plastic bags or waste paper and throwing it away). For instance, in Mahira, there was one self-help toilet with ten units – ten toilets and two bathrooms for a settlement with 332 houses and 1,500 inhabitants. However, the toilet was not connected to the sewer line. The cost per visit was Ksh. 2 (which was generally the price charged in other public or commercial toilets in the settlement). Eighty percent of respondents said they used flying toilets. In Gitathuru, there was no public toilet facility. The riverside was identified as the main place where residents went to the toilet.

The residents of Huruma were unanimous in seeing security of their homes and land as their biggest need. This comes against a backdrop of numerous evictions in other informal settlements, or irregular land allocations that benefit non-residents of the areas. Although upgrading of the housing, sanitation and health facilities was considered vital, there was a rational fear that without tenure regularization, the benefits of these other developments may not accrue to the residents, especially the tenants.

SOURCE: Weru, Jane (2004), “Community federations and city upgrading: the work of Pamoja Trust and Muungano in Kenya”, *Environment and Urbanization*, Vol.16, No.1, pp.47–62.

As part of household enumerations and hut counts, the federations work with communities to build their skills in developing detailed maps of houses, infrastructure, services, resources, problems, etc. so that they can get a visual representation of their present physical situation. These maps are particularly useful in developing plans for improvements with external agencies. The federations have also supported other community-driven enumeration and mapping processes – as in the support given by the South African and Zimbabwean federations for enumerations and mapping in informal settlements in Dar es Salaam, supported by WaterAid and a local NGO (PEVODE).⁷⁹ The Orangi Pilot Project’s Research and Training Institute in Pakistan has also made widespread use of mapping – and maps have been developed for all informal settlements in Karachi which provide the basis for community-managed investments in each lane and settlement (and to encourage local politicians to contribute to such investments) and also, when brought together, a city-wide picture that allows planning for city-wide systems.⁸⁰

House modelling

As communities secure land, they are eager to build. To do so, federation members need to develop many skills, such as house construction, costing building materials, and managing external professionals and bureaucratic procedures. There are also other options to be explored, such as what role they can take

⁷⁸ Weru 2004.

⁷⁹ Glockner, Mkanga and Ndezi 2004.

⁸⁰ Hasan 2005, Rahman 2004.

in the production of building materials and the installation of infrastructure.

Costings for different house sizes and designs are explored through designs developed by community members – often as a result of house modelling exercises. These allow groups to work collectively in the design and planning of the kind of housing they want and can afford, and to show government officials and community members that federation members have the capacity to plan and build low-cost housing. This generally operates as follows:

- Federation members meet to discuss plans, identify the features that they want in their houses and determine what they can afford to pay each month.
- Small groups construct model houses out of cardboard and present these to the whole group. After different models have been discussed and refined, so the most appropriate design is identified with regard to size, use of internal space and costs.
- A full-size model house is constructed, usually using a wooden frame with fabric attached to it, in order to show the external and internal walls and roof; a detailed costing is also prepared.
- The model is used to attract not only further discussions among urban poor groups but also to get the attention of staff from local government, politicians, architects and planners. The construction of these life-size models is usually a public event, and attracts a lot of interest.

The idea of housing exhibitions with full-size models designed and developed by and for the poor goes back to 1986 in Mumbai, and it has been replicated in many cities in India and elsewhere in the world. They become celebrations of what urban poor communities can do. The federations also organize other events as celebrations of what they have achieved and what they plan – for instance, the start and the completion of each new housing project or toilet block is an opportunity to invite politicians and city administrators and professionals to see what has been achieved – and publicly honour those who have helped the process. These often attract hundreds or thousands of community people from all over the city. And few politicians can resist the invitation to take part in such public events. Publicly acknowledging the role of politicians and government professionals in supporting them obviously also serves to build public support for further work.

7. Learning from each other

Community exchanges

One of the key characteristics of the 12 or so nations with well-established urban poor or homeless federations and the many other nations where federations are emerging is the links between the community leaders/organizers: their contact with each other, their support for each other and their learning from each other. This is different in character from most “exchange visits”, which involve professionals, not community organizers. This learning from each other and the methods used to do so began within individual federations, cities and nations.

For all the urban poor and homeless federations, exchange visits between the community organizations that make up the federations and other groups interested in what they are doing have been continually developed because they serve many ends. They:

- Spread knowledge – for instance, on how to set up savings schemes, how to manage savings, how to give and manage loans, how to collect and manage household and housing data, land management, managing building and managing relations with local authorities.
- Are a means of drawing large numbers of people into a process of change, supporting local reflection and analysis, enabling the urban poor themselves to own the process of knowledge creation and change.
- Enable the poor to reach out and federate, thereby developing a collective vision and collective strength.
- Help create strong, personal bonds between communities who share common problems, both presenting them with a range of options to choose from and negotiate for, and assuring them that they are not alone in their struggles.

For instance, in India, since 1988, there has been a constant process of exchanges between slum and pavement communities. Representatives from savings groups formed by women pavement dwellers in Mumbai were the first to travel to other settlements in their own city, and later to other cities in India to visit other communities. They shared their knowledge about the savings and credit groups they had developed and managed themselves, and found many people who were interested in acquiring their skills. These exchanges become routine parts of federation work. For instance, during 2003, there were more than 100 city-to-city exchanges in India and countless exchanges between communities within cities.

Although most community exchanges are within cities or between cities, there have also been hundreds of international exchanges. For instance, for the Indian federations, community organizers from India have visited many other countries regularly (including South Africa, Thailand, Cambodia, Laos, Uganda, Zimbabwe and Kenya) and community organizers from these and from many other countries have visited slum and pavement communities in India.

One example of the influence that these international visits can have is from a meeting in 1991 organized in Johannesburg to bring together community leaders from all over South Africa. At this point, the political changes that ended apartheid were in motion, so this was a “Dialogue on land and shelter”. At the meeting, the community leaders divided into two camps. The majority were sure that as soon as political rights were secured, a new non-racial government would deliver social and economic rights, and that it would be reactionary and counter-productive for them to organize autonomous urban poor institutions. But a significant minority were less convinced that political liberation would bring social and economic emancipation, and recognized the need for such an organization – that was to become the South African Homeless People’s Federation. One important influence on this was a speech by Jockin Arpurtham, the president of India’s National Slum Dwellers Federation, telling how, after more than 40 years of democracy and independence in India, “...all the poor get from their government is shit.” He also explained how they had built up the National Slum Dwellers Federation and *Mahila Milan* to represent the urban poor, and invited the South Africans to come to India to see the awful conditions under which the poor lived in a democratic country, and how the federations worked (which they subsequently did).⁸¹

Within Africa, there have long been constant exchanges between the well-established federations in South Africa, Zimbabwe and Namibia. Community enumeration developed in Victoria Falls (Zimbabwe) in 1998, after a community exchange from South Africa showed local savings scheme members how to develop a questionnaire, go from house to house collecting information, and collate the information. The Zimbabwean federation provides support to the emerging networks in Zambia. Strong federations have also emerged in Kenya and in Swaziland, supported by exchanges with the three southern African federations. In several other nations in the region, including Lesotho, Zambia, Malawi, Tanzania, Uganda and Madagascar, savings groups are developing, largely as a result of exchange visits with other federations, although these have not yet achieved the scale needed for the process of federation building. Several hundred people in Madagascar and Zambia mobilized into savings groups as a direct result of international exchanges.

An exchange in Namibia, with participation from South Africa and Zimbabwe, illustrates the benefits for all those who took part:

- For the South Africans, it was a chance to explore in more detail the policy of incremental infrastructure development in Windhoek that had developed from a partnership between the Namibian federation and the city authorities; it was also a way of introducing new members of the professional team to the federation approaches.
- For the Zimbabweans, it was a way of spreading an understanding of the policy of incremental development within their federation and with Dialogue on Shelter (their support NGO). It also proved an opportunity to explore appropriate professional support strategies within the group.
- For the Namibians, it offered an opportunity to assess the technical strengths and weaknesses of their work in installing infrastructure. Using interviews with the local authority, the federation and the

⁸¹ Baumann, Bolnick and Mitlin 2001.

local support NGO (Namibian Housing Action Group) gained more information on how their work was perceived and what might usefully be addressed.

The benefits of community exchanges

The benefits of community exchanges include:

Strengthening knowledge and organizational capacity through sharing of experience. Exchanges offer a supportive environment where urban poor groups can share what they have learnt, and can work collectively to help identify solutions to their problems. They build upon the logic of “doing is knowing”. Capacity and confidence is built up within communities. In the exchange process, communities and their leadership have the potential to learn new skills and share teaching.

People become involved in exchanges because they get something out of the process and, in the process, they build their collective and individual consciousness. The exchanges maintain a rapid learning and teaching curve – helped by a core team of experienced community organizers that spread new learning and help more people to teach and to learn from each other.

Community exchanges strengthen the ability of low-income groups to control the development process. Poor people, especially poor women, are often sceptical of the solutions presented to them by professional experts, but they generally have little opportunity to make and develop more appropriate suggestions for themselves. They can do so through community exchanges because in this way, the capacity to teach, to disseminate new ideas, to explore current events and to analyze beyond the level of an individual settlement, to take on new skilled activities and to manage relationships with powerful bodies becomes vested in individuals who are inside the community. The poor themselves can control opportunities for growth and development.

Managing exchanges, and the events associated with them, also pushes forward the development of local capacity. Community exchanges are managed without hotels, caterers or per diems. Local hosts accommodate those who visit. An important part of organizational capability is the ability to plan and manage. International community exchanges add a new dimension to the capacity of already experienced communities. Providing new opportunities to stretch the existing capacity of active groups can be important for their growth.

Community leaders often have to deal with guests brought to their settlements by city officials or NGOs, but during such visits they are passive observers. With an international exchange, the community leaders themselves are the focus of attention. This process makes them re-examine their expectations for themselves and other community members. Having played these roles in another country, they are more ready and confident at home as well.

The acquisition of technical skills. In addition to the general capacity to create knowledge, the exchange process helps to spread the needed skills from community to community. For example, financial management skills for savings and loans, strategies to obtain government entitlements such as housing subsidies in South Africa or ration cards in India, and building and construction skills for housing and infrastructure. The transfer of skills is done through practical demonstration, enabling many people to see how easily they can do what is required. The exchange process is a powerful method for creating skills. First, community members quickly believe that they too can do it. When they see professionals undertaking an activity, they may be sceptical about how easily they might take it over. When they see another community member doing it, they know it is possible. Second, the teaching is more easily understood and more appropriate:

“When I asked the technician (who works with us in Dakar) to show us how layout plans are designed, he used such sophisticated jargon that I barely understood a word he said. In Protea South (Gauteng, South Africa) during our last evening, we asked a woman to draw us a plan. When she explained house modelling, I understood and felt that I too could do it.” – Aminata Mbaye, Senegalese Savings and Loan Network visiting the South African Homeless People’s Federation.⁸²

⁸² Asian Coalition for Housing Rights 2000.

“We learnt the experience of Mahila Milan (India) and we were impressed. But still we did not believe it would work. It started to catch on gradually, until today people question me when they do not see me every day. I learnt from my neighbour about the savings system. I am shy and can’t talk to people easily, but I know my neighbour and I decided to give it a try. I did not always want to come to the meetings because I felt uncomfortable, but they would come and ask me to join them anyway. They said: you will learn and become less shy over time. At the meetings, I was forced to speak by the others. At first I thought they were against me, but it worked: here I am! I live in my own house and I come to India now to share my experiences.” – Xoliswa Tiso, Victoria Mxenge Savings Scheme, Cape Town, South Africa (internal reports, People’s Dialogue on Land and Shelter).

Using community exchanges to influence professionals and governments

As the text above makes clear, the primary goal of community exchanges is to strengthen and support community organizations. But they have also proved useful learning exercises for many professionals, as federations invite key professionals from municipal or national governments to join them in community exchanges, or to come to the meetings organized in their own city as part of community exchanges. For instance, the (then) Minister of Land within the South African national government went on an exchange visit with the South African federation to India; the (then) Secretary of Housing for the city of São Paulo accompanied community leaders from São Paulo on an exchange to South Africa. International community exchanges can attract considerable attention within a city from local government and the media, and can become events to which senior politicians and bureaucrats want to come – ironically to hear and learn about innovations in their city that they had not taken note of prior to the international exchange.

The Ministry of Local Government and Housing in Uganda requested assistance from the African federations and from Shack/Slum Dwellers International⁸³ in designing and implementing a nationwide slum upgrading programme, and a delegation to Uganda included members from the South African and Kenyan federations. A programme of support to Uganda has begun with Kenyan and South African federation members supporting shack counting, enumeration and savings in several low-income settlements in Kampala, and the construction of a model house. This has also secured the agreement of the local authority for the development of a community-managed communal toilet block.

The federations and their support NGOs use innovations achieved in one location to promote discussion among professionals in others. For instance, the innovations in flexible standards for plot sizes and infrastructure implemented in Windhoek helped stimulate many international exchanges. During 2002 and 2003, communities and officials from Windhoek either visited or were visited by federations and local governments from Victoria Falls, Bulawayo, Asvingo, Mutare and Harare (Zimbabwe), Nairobi (Kenya), Cape Town and Port Elizabeth (South Africa), Karachi (Pakistan) and Mumbai (India). The federations’ umbrella organization (Shack/Slum Dwellers International – whose role is discussed in a later section) also profiled Windhoek’s policy at the World Urban Forum in Kenya in 2002, and Windhoek hosted a launch of the Global Campaign for Secure Shelter (in which the federations work with the UN Human Settlements Programme), with representatives from South Africa, Zimbabwe, Madagascar, India, Thailand, Nepal and the Philippines.

The federations collectively now have a range and depth of experiences that can show governments and international agencies new approaches. One particularly significant international exchange was the visit of senior officials from Kenyan Railways and senior planners from Nairobi to Mumbai in April 2004, to see how the resettlement of the people from beside the railway tracks was organized there. Two hundred thousand low-income households (750,000 people) living in informal settlements close to the railway tracks in Nairobi have been threatened with eviction – and this visit to Mumbai showed the Kenyans the possibilities of community-managed resettlement, which benefits those who are resettled as well as clearing the tracks to allow faster and more frequent train services. Many other federations are struggling

⁸³ This is the umbrella group that represents all the federations in international discussions and helps resource international exchanges; see a later section on SDI for more details.

to fight evictions – and the precedents set by the Indian federations, and the possibility of visiting to see how these were implemented, has the potential to help change approaches in other nations.

8. Setting precedents

“Precedent setting” is another key tool for the federations. In the early negotiations of the SPARC-*Mahila Milan*-NSDF alliance with government agencies in India, we realized that setting a precedent was important to prove that communities had the capacity to actually “do it”. Proof of this capacity was needed to create the legitimacy and trust required to get government support. Only then would government agencies have the confidence to assign new projects to the federations such as building houses and toilet blocks and managing large external loans. Most governments think of NGOs and community organizations as welfare oriented and unable to reach scale. Or they view them as groups who make demands on the state without having capacity or taking any responsibility. This prompted the idea that urban poor groups had to be able to claim, capture, define and refine their own ways of doing things (designing and building a house, developing their own detailed map for upgrading, developing a community-managed toilet...) in spaces they already controlled and then use these to show city officials and external agencies that these are “precedents” that are worth investing in. This gives legitimacy to the changes that the poor want to bring into a city strategy or a development project.

Over the last 50 years, many community-driven processes have set precedents that influenced the policies and practices of governments and international agencies. From the perspective of low-income households, perhaps the first important example of this was the recognition that “squatters” and the settlements they build are legitimate (and important) parts of a city, and this formal recognition by governments and international agencies was much influenced by the work of Abrams, Mangin, Turner and Matos Mar during the 1960s⁸⁴ – and this can be seen in changes in many government programmes and some international agency programmes from the late 1960s and 1970s.⁸⁵ For instance, slum and “squatter” upgrading programmes became conventional parts of many government housing policies. During the 1970s, many (local) NGOs worked with community organizations to implement large upgrading or new housing schemes, often with support from government.⁸⁶ As noted earlier, some governments set up agencies to support community-driven processes – for instance, FONHAPO in Mexico and the Community Mortgage Programme in the Philippines – while others developed national housing programmes which sought to support community-driven processes – for instance, the Sri Lankan government’s Million Houses Programme. The Thai government supported land-sharing schemes through which squatters acquired secure tenure.⁸⁷

The urban poor may have set precedents in their organizations for land invasion, site layouts, house forms and community-developed infrastructure,⁸⁸ but these were not systematically used as evidence of precedents that could form the basis of effective community–government partnerships. Perhaps the most important change here is a shift from organizations of the urban poor making demands on the government to demonstrating to governments what they can do (and what governments could achieve) in partnership with them. This is based in part on the urban poor federations recognizing that government systems – for instance, for land management, infrastructure and services – are too weak, ineffective or rooted in vested interests to deliver for them in conventional projects. In part, it is recognition that the federations must define, design and manage the “solutions” if these are to be appropriate, especially for the poorest. This change is most evident in the Indian National Slum Dwellers Federation in the early 1980s, as it moved from not only fighting evictions and making demands on government but also to developing projects and programmes that set precedents for community–government partnerships that urban poor organizations designed and managed – working with the NGO SPARC and the cooperatives

⁸⁴ See Abrams 1964, Mangin 1967, Matos Mar 1962, Turner 1966, 1968.

⁸⁵ Hardoy and Satterthwaite 1989 reviews how government attitudes and policies to squatter settlements and other informal settlements changed from the 1960s to the mid 1980s.

⁸⁶ See, for instance, the work of FUNDASAL in El Salvador, CENVI and COPEVI in Mexico, and Human Settlements of Zambia; see Turner 1988 for a series of case studies.

⁸⁷ Angel and Boonyabanha 1988.

⁸⁸ See Peattie 1990, Cuenya et al 1990a, 1990b, Arévalo T 1997.

of women slum and pavement dwellers (*Mahila Milan*). This change can also be seen in Thailand in the land-sharing projects and the community organizations and federations that developed there – also with support from local NGOs. This change had great significance not only for the work of the federations in India and Thailand but also for the way in which all the urban poor federations have worked. This raises the question of why this did not happen in Latin America where, in many nations, squatter organizations were stronger and urban poor organizations were important parts of citizen movements fighting dictatorships and demanding democracy and respect for civil rights. A careful consideration of this is beyond the scope of this paper – although part of the reason is that when the dictatorships were overthrown and democracy came (or returned), the organizations of the urban poor weakened, in part because their constituents assumed that now they had a government that represented them (and some of them, or the staff of the NGOs they worked with, became part of the government), in part because their members got involved in party politics, which created divisions in urban poor settlements that were previously united,⁸⁹ and in part because in some cities or districts the new political systems did deliver more for them.⁹⁰ It is also entirely legitimate for urban poor organizations to expect governments that they help to elect to deliver for them. The potential divisiveness of this issue is illustrated by the divisions among the urban poor organizations in South Africa mentioned earlier, as the apartheid government was replaced by the first democratic government. Many urban poor leaders in South Africa do not see the value of forming an urban poor/homeless federation, because their party (the ANC) is in power and they assume that this will deliver for them. Some of these leaders were also successful in standing for election – so the urban poor had some of their colleagues in office.

Precedent setting has become a central part of the strategy of the urban poor and homeless federations, with the precedents they set used to negotiate for changes in policies and practices. This is based on recognition of the need to change the way that government agencies operate, including their working relationships with urban poor groups. This also differs from the conventional ways in which NGOs who work with the urban poor seek to change government policies – which is generally through policy advocacy. They generally base this on consultations with communities, and draw from these consultations to suggest alternative policies to government that they campaign to have accepted. Often, the policies suggested are good and much needed but these rarely influence government policy. Even when they do, most communities lack the training, exposure or capacity to take advantage of them.

Precedent setting begins by recognizing that the strategies used by the poor are probably the most effective starting point, although they may need to be improved. Precedents are set as community organizations within each federation are supported to try out pilot projects and then to refine and develop them within the learning cycle described above. Because they emerge from the poor's existing practices, where they work well, they make sense to other grassroots organizations, become widely supported and can easily be scaled up.

The roots for setting precedents lie in demands made by urban poor organizations, when they are allowed the space to do so. In India, women pavement dwellers have been central to setting precedents. Since 1984, when SPARC was founded, the National Slum Dwellers Federation and *Mahila Milan* membership at local levels made demands on SPARC for activities that the poor and the NGOs who work with them do not generally take on. For instance, when the women pavement dwellers in Byculla urged SPARC to help them do something about the eviction notices against them that had been posted in 1985, they did not want to fight the municipality (the weaker groups always lose in such fights), they wanted to avoid the violence that their men were moving towards and they sought a long-term resolution to their problems. From discussions between women pavement dwellers and SPARC came the first enumeration (of the pavement dwellers – published in 1985 as *We the Invisible*), which set a precedent for showing how community-centred enumerations can provide the information base from which community-driven solutions (and partnerships with local governments) can be developed. When the immediate threat of evictions was over, the women demanded that something be done about their inability to get alternative

⁸⁹ See Cuenya, Almada, Armus et al 1990, Moctezuma 1990, 1999.

⁹⁰ See, for instance, the experiences with participatory budgeting (Cabannes 2004, Souza 2001, Menegat 2002), the greater effectiveness of democratic city and municipal governments (Velasquez 1998, Follegati 1999, Campbell 2003....)

housing – and from this came the savings and credit schemes, the collective leadership, the life-size house models and, later, these women’s survey of vacant land to demonstrate that there was land available on which they could be re-housed. The inter-city community exchanges began when the women pavement dwellers were discussing what building materials might reduce housing costs. One type that appeared to have potential was the funicular roofing pre-cast tablet developed in Kerala that had greatly reduced the cost of roofing, so a group of pavement dwellers made the long trip to Kerala in 1986. The women pavement dwellers also created the concept of a house model exhibition to demonstrate publicly and visibly what they wanted – because risk-averse bureaucrats are much more likely to accept a new idea if they see it working in practice.⁹¹

Constructing exhibits of life-size house models has helped set precedents in many other places. For instance, in the Philippines, a model house exhibition in Payatas (Manila) in 2000 drew more than 15,000 visitors from communities around Manila and other cities, and provided a focus for discussions on affordable house designs and settlement layouts. House design workshops are also used to explore cost saving materials and techniques. The waste pickers in Payatas developed a two-storey starter house with 40 square metres of floor space and costing US\$ 800 – and this is one of several house designs developed by the federation that are far cheaper than government-built houses.⁹²

In Zimbabwe, despite the immense difficulties faced by all low-income groups and all local governments in recent years, increasing numbers of municipalities are allocating land to federation groups and are requesting further applications (for instance, in Mutare, Gwanda, Karoi, Gweru and Bulawayo). Five thousand three hundred and thirty-four plots of land have been committed to the federation by different local authorities in Zimbabwe; most significantly, there have been two large allocations – 565 plots in Victoria Falls and 1,500 in Mutare. When savings schemes were set up in Victoria Falls (inspired by the experience in South Africa), they were everything that the official party structure was not – participatory, emphasizing self-reliance, establishing relationships of accountability between leaders and members, and dominated by women rather than men. But after a long process of negotiation, in 2000, they succeeded in getting 565 land plots for housing for their members, which they developed with community participation in infrastructure installation and with acceptance by the local authority that one-room houses may be all that is affordable in the near future.⁹³ In Harare, the council has sold a plot of land to the federation that can accommodate 233 houses, and this is now being developed, while the federation negotiates for other land plots. These all set precedents for partnerships between community organizations and local governments. They also set many precedents with regard to standards – see below.

Changing standards

Many initiatives that become precedents contravene official rules and standards. But having a tangible output – a new house, a functioning public toilet, a site layout that accommodates more households – demonstrates to government officials what is possible, and so negotiations on how rules and standards can change becomes much easier.

The developments in Zimbabwe noted above provided an opportunity to renegotiate development standards, with an increasing official recognition of the need for incremental development of housing and infrastructure so that poor households could afford the “solutions”. Changing norms and standards means bridging the rigidities of formal processes and standards with the flexibility and rudimentary capacities of the informal process through simplified procedures, appropriate standards and affordable costs.⁹⁴ In Zimbabwe, perhaps as important as negotiating the land sites are the innovations and changes in official rules that the federation is developing with local authorities in Harare, Mutare and Victoria Falls that cut the unit costs of housing and infrastructure and ensure that the federation’s housing solutions are affordable by the poorest groups. This is mainly through developing sites with a mix of plot sizes to ensure the poorest households can take part (which had to be negotiated since many sites are below the

⁹¹ Patel 2004b.

⁹² VMSDFI 2001.

⁹³ Mitlin and Mueller 2004.

⁹⁴ Yu and Karaos 2004.

official minimum plot size), and incremental development of housing and infrastructure (roads, provision for water and sanitation). Getting such changes in each location involves long and difficult negotiations with local politicians, planners and engineers, careful documentation (including enumerations of all low-income households) and visits organized for local authority staff to locations in Zimbabwe and to schemes developed by urban poor federations in other nations where these innovations have worked.

The changes in plot sizes and infrastructure standards in Windhoek, Namibia, have been noted already. Although the government there had a pro-poor policy of providing serviced sites at cost, only a very small proportion of those living in informal settlements could afford plots with individual household connections to water mains and sewers. In response to this, the city government developed the two new options described earlier for those with very limited resources: small rental plots of 180 square metres, serviced with communal water points and gravel roads; and group purchase or lease of land, with communal services and with smaller plots permitted. In these schemes (as in all other housing schemes), charges are made to get full cost-recovery for the public investments (as the city government has no funding to subsidize these), although no charge is made for the land. These changes in standards that also allowed community development have brought down the unit cost of secure tenure and services dramatically. In Windhoek, the cost per plot with community development and individual connections is less than half that of a conventional plot, while the cost per plot with communal services is between one-third and one-fifth of a conventional plot. Even larger cost reductions were achieved in Walvis Bay.⁹⁵

In India, the National Slum Dwellers Federation–*Mahila Milan*–SPARC Alliance has used precedent setting to change many rules and regulations; Box 7 gives some examples from Mumbai. This included promoting the use of a mezzanine floor in the design of houses developed by the federation, because this provides households with more room and more flexibility in their homes but costs much less than a two-storey unit. Government designs did not allow this. So the federation demonstrated what could be done (and how well it worked) before negotiating for its approval. Now this design is being used in a new housing development for pavement dwellers, and in housing being built within one of Mumbai's densest and largest "slums" (Dharavi), to allow all the inhabitants to get better quality accommodation. The community-directed house modelling described earlier has also produced precedents showing how particular designs better serve low-income households' needs; so too have the community-designed and managed toilets that are described below.

Box 7: Changing official norms and standards; some examples from Mumbai

1. Establishing the right of the 23,000 pavement-dwelling families to have ration cards (which entitles them to subsidized basic food and kerosene and which previously had been available to slum dwellers but not to pavement dwellers). Getting ration cards also means proof of identity, which allows pavement dwellers to apply for public housing, a driving licence and a passport.
2. The removal from the development control regulations of a maximum indoor height of 9.5 feet for housing being developed by and for "slum dwellers"– and a change that allows a height of 14 feet to accommodate a mezzanine (which allows 40 percent more floor space and gives more flexibility) – first negotiated by the Markandeya Housing Cooperative and achieved after three years of lobbying and advocacy. This housing cooperative also pioneered the development of multi-storey buildings with small apartments in Dharavi. NGOs and community-based organizations rarely have the capacity to manage the construction of multi-storey buildings, but Dharavi has such a high population density that it is only through multi-storey buildings that the whole population can be rehoused in good quality accommodation. The federation has managed the construction of two more apartment blocks, and have two more under construction. Other housing societies are copying this model.
3. The Indian federal government's Housing and Urban Development Corporation (HUDCO) agreeing to set up an NGO credit line through which urban poor households with partial security of tenure can get credit at reasonable interest rates. The credit is channelled through NGOs; this took workshops and negotiations over many months.
4. The way that resettlement programmes are designed, managed and financed. Among the many precedents set in the NSDF–*MM*–SPARC resettlement programmes was a two-phase resettlement strategy whereby those who were to be resettled were moved to temporary accommodation while permanent accommodation was built. This was first negotiated for 900 families in Kanjur Marg, who previously lived by the railway tracks, and was later used for the larger resettlement programme for railway track dwellers. Many other precedents were set, as communities designed and managed their resettlements both regarding how and when the resettlement took place, and also to where and

⁹⁵ Mitlin and Muller 2004.

how they moved (see Box 4 for more details); this has influenced government practices on evictions and resettlements in many other locations (see, for instance, developments in Mysore and Pondicherry).

Setting precedents with community toilets⁹⁶

The example of community toilets in India as a “precedent” will be described in some detail here, as it illustrates how precedent setting works in practice. The design, construction and management of community toilets have become one of the largest programmes of the Indian federations. Many “slums” in Mumbai and other Indian cities had government-designed, contractor-built public toilets that did not work well because of poor designs, poor construction quality and lack of maintenance. To have any chance of negotiating with governments for better provision, the federation knew that it had to demonstrate to government that better design and management were possible. New designs for community toilets were developed and built in various cities and were used as learning experiences both for those who built them and for those who visited them (through community exchanges). They set precedents in the ways that toilet blocks were designed, built and managed that could be demonstrated to government officials. They incorporated many innovative features that made them work better, including separate toilets and queues for men and women (in standard government designs, with only one queue, men often jump the queue), measures to ensure that water was always available (for instance, having large reservoir tanks to draw on when mains supplies were interrupted) and special toilets for children (because children were not using the conventional toilets because they were frightened of falling into the hole and of dark smelly rooms, and they also were often pushed out of the queues). The new toilet block designs also included accommodation for a caretaker and often space for community meeting places (if communities meet regularly within the toilet complex, it also brings pressure to ensure that it is kept clean). These new toilet blocks also cost the government less than the poor quality contractor-built toilets that they had previously supported. This led to government support for hundreds of community toilet blocks in Mumbai and Pune that now serve hundreds of thousands of households. The federation is also advising various other city authorities in India on implementing large-scale community toilet programmes.

Why did the federation begin work on community toilets?:

- *To bring communities together.* Everyone in the community uses the toilets and has opinions about them. A toilet project is small enough to be planned and built within a small budget and time frame but large enough to start many things happening, including involving women, allowing people to work together, tapping skills in the community to manage money and, finally, allowing people to enjoy defecating in private. If you have squatted along an open drain all your life, it is hard to imagine toilets being clean places. If they are clean and well-cared for, they become points of congregation. The next step is the realization that slums do not have to be dirty places, but can be beautiful communities in which to live.
- *To test new pro-poor policies.* Given the lack of provision for sanitation in cities, this was an important chance to advocate for and test new pro-poor policies. Where public toilets were provided, these were usually built by private contractors who were selected, after bids had been submitted. If the federation participates in this process, also submitting bids, this creates a new norm of community contracting that cannot be ignored in future contracts.
- *To expand livelihood options.* Developing a toilet block was the first time that many poor communities were involved in working together on this scale. Although the poor are constantly involved in informal small-scale construction, there is never space and resources for their more formal participation. The construction and management of toilet blocks expanded their livelihood options and developed their skills.
- *To expand the federation.* Most of the “slums” in which community toilets were built were non-federated. Working in these areas greatly expanded the federation’s base and trained them to work in different settings.
- *To strengthen the relationship with municipal authorities.* Municipal authorities have learned much about developing minimum sanitation from the community toilet blocks. The large-scale programmes in Pune and Mumbai encouraged staff and politicians from other municipalities to learn

⁹⁶ This section is drawn from Patel 2004a.

how to initiate and manage such a process. These programmes also encouraged federations in other cities to negotiate with municipal authorities to work on this issue.

- *To be able to link the provision of toilets and water to secure tenure and secure housing.* It is always easier for government to begin to act on non-controversial issues such as provision of standpipes for water or public toilets for sanitation. As the federation works with government on such provision, it develops relationships within government officials and also gains official acceptance of its legitimacy. This paves the way for dialogue on the overall development of the settlement. Having got official acceptance and support for community toilets, the community feels more confident to move to the next stage of negotiation for more permanent homes and/or tenure. The development of good quality, well-maintained toilets also helps local government staff see the possibilities of achieving significant improvements in the living environment, rather than seeing “slums” as places that have to be bulldozed.

In Mumbai and Pune, the subject of sanitation for the slums entered the public domain, as municipal commissioners and other dignitaries were invited to inaugurate new community-built toilet blocks. Opening each community toilet block is a celebration to which local government staff and politicians can be invited, and also creates a chance for dialogue over other issues such as water supply, electricity, paved roads and secure tenure. The traditional relationship of politicians as patrons and voters as clients thus underwent a transformation. Whereas previously, a toilet block was the “gift” of a local councillor, member of the legislative assembly or member of parliament, citizens now saw toilet blocks as their right. Their involvement in designing, building and maintaining each toilet block built their strength and confidence to negotiate with local municipal officials on other issues. As pressures build from below, administrative and political processes are compelled to respond. The culture of silence and subservience begins to give way to a more substantively democratic process.

Partnership with city governments on sanitation also sets the basis for partnerships on other more controversial issues. The NSDF–MM–SPARC Alliance originally developed to fight the insecurity into which most poor communities are locked because they occupy land illegally. But the demand for sanitation by urban poor organizations is less threatening than any demand for land or for land tenure. Of all the basic services that the poor have started to demand, sanitation has started to be less contested than others. This is especially so when the sensibilities of middle-class citizens are offended by seeing people defecate in the open. It takes longer to make the connection between housing and the sense of security that the urban poor need for their well-being and quality of life. For organizations of the poor, the demand for sanitation is strategic: city government and civil society can easily see the relationship between the sanitation needs of the poor and their own health and well-being.

In the toilet projects, there was a fundamental change in roles, as urban poor communities in different cities took part in designing, building and managing their own toilets, and then invited the city to come and inspect what they had built. The poor no longer have to petition the city administration for basic services. They own the process and tell the city how they would like it to progress. Behind this transformation are some clear ideas. Providing basic services to any large city is always a vast field of shared responsibility and involves many people: officials setting priorities, engineers drafting plans, contractors doing civil work, water and sewage departments overseeing maintenance, and special interests seeking some advantage within the process. At the edge of this field of decisions are all the people who need water taps and toilets. It has been assumed that these people, particularly the poor, cannot be involved in infrastructure decisions because they lack the necessary technical expertise. But the technicalities of toilets, water supply and sewerage are not beyond them. Poor people can analyze their own sanitation needs, and plan, construct and maintain their own toilets.⁹⁷

⁹⁷ See Patel 2004a for a more detailed discussion of the strategic value of engaging with local government on toilet blocks for getting changes on other issues.

9. Changing the change process

Urban poor federations help create organizational capability within low-income settlements, and linkages between their community organizations and their peers. This is realized primarily through each federation's network, including the savings and loan activities. To be effective and inclusive, community groups need to develop democratic internal organizational capabilities. These are essential for sustaining the participation of the poor in demanding change, both within their communities and with external organizations. An investment in strengthening democratic organizations within low-income communities has many long-term implications and, if undertaken with care and patience, is the most powerful legacy of any developmental intervention. It also becomes crucial in ensuring the long-term sustainability of any process that is introduced.

The philosophy and practice of this approach can be contrasted with the more conventional development approach to housing development and urban poverty reduction, to highlight some distinctive differences in the federations' way of working. While the change processes discussed above, including the tools and methods used, focus on the delivery of tangibles, these tangibles are actually entry points for mobilization, learning and changing relationships with external groups – rather than organizational goals in themselves. This is an important distinction – and one that many development organizations (especially government agencies and some international agencies) fail to understand.

The experience of the different federations has shown that the problems faced by low-income communities often require them to reflect collectively on deconstructing problems and identifying solutions. Communities need time and space to explore all possible choices. They need to examine the feasibility and implications of each available option, and to understand the degree of control that they, as communities, can have over different “solutions”. It is therefore important for communities to examine the internal resources they can use when they design alternatives at the initial phase of the problem-solving process.

Arriving at long-term solutions requires communities to negotiate with city governments, and often with politicians and government departments at state/provincial and national levels, as well as with other groups. Often municipalities, state institutions and even developmental organizations do not know how to work with poor communities to arrive at solutions. The usual approach is for external agencies to get communities to “do something”, which they believe poor people need to do. *All the tools and methods described in this paper are in effect to change this, to create a more equal relationship between poor communities and external agencies in identifying problems and developing solutions.* Also to support poor communities in demonstrating to these external agencies the competence, capacity and resources they can bring to this. Also to constantly remind the staff of external agencies that they should be supporting local processes that communities need to own. These communities are the ones who are going to stay there and be affected by what is done (or not done). These communities' needs are also the justification for international development agencies' work, something that is obvious although often obscured in the day-to-day work of these agencies. For most international agencies, this implies that they have to modify their conventional project cycles so that they support the kinds of long-term processes described above. This also means not imposing unrealistic demands for the achievement of short-term goals that so often undermine the long-term processes that can produce real poverty reduction.

Politics outside party politics

One of the most important features of the urban poor and homeless federations is their explicit avoidance of any political alignment or affiliation. This can mean major disadvantages in particular circumstances – for instance, as local politicians inevitably steer benefits to members of their party, and often prevent benefits going to neighbourhoods or communities that did not explicitly support them. Politicians or bureaucrats expect the urban poor organizations to act as clients under their patronage (and patron–client relationships also mean a hierarchic power relationship and a lack of possibilities for the urban poor to design and manage the “solutions”). The difficulties arising from this in South Africa were mentioned earlier; the fact that ANC politicians are wary of (or actively oppose) community organizations that are not within their party – but this is a problem evident in different forms in all nations. The larger and more

successful the federation, the more national and local politicians will want to get its support, or will fear its capacity to generate opposition if such support is not forthcoming. This never makes for an easy relationship between federations and politics.

In most cities, the federation's first choice has been to begin a dialogue with the local bureaucracy, not the politicians. This has several advantages. In most instances, it is the bureaucracy that ultimately influences most political decisions and that is in charge of implementing most government programmes and policies. Educating civil servants and including them in federation discussions and initiatives from the beginning has been extremely beneficial. It is also a long-term investment that often brings benefits to the federation, even when the civil servants with whom they have worked get transferred – as these civil servants take with them their experiences working with the federations to their new department.

This refusal of the federations to endorse any political party is particularly important for three reasons:

- *It keeps the federations open to all-comers.* If they align with any political party, this inevitably excludes those from other political parties.
- *It protects their independence, continuity and capacity for independent action.* One reason for the declining influence of many key urban poor movements in Latin America has been their members' diffusion into different political parties, when they thought they had achieved the political reforms they had fought for.⁹⁸ However, the federations do not discourage the active political involvement of their members, and many federation leaders have been elected into office – although they cannot remain as federation representatives if they do this. Being independent of political parties can also provide some protection from undemocratic and repressive governments who target opposition parties for their repression.
- *It allows them to negotiate and work with whoever is in power locally, regionally or nationally.* This has opened the federations to many criticisms from NGOs and academics, as the federations can work with governments controlled by political parties that NGO staff or academics oppose (and who are also opposed by large sections of the urban poor).⁹⁹ The response of the federations to this is that they have a duty to get the best possible deal for their members from whoever is in power. They do not have the luxury of being able to wait until the “correct” political parties are in power. This does not mean that the federations do not fight and, where needed, oppose government. For instance, federation groups frustrated by delays and broken promises will often take illegal action – for example, invading land, as in the case of Ruo Emoh in South Africa.¹⁰⁰ Similarly, in Mumbai, when the railway authorities began a large-scale demolition of railway slum dwellers' homes in 2000, going against an agreed work plan between the railways, the state government and the federation, federation members occupied the railway tracks and paralysed Mumbai for a couple of hours while they contacted senior politicians and civil servants to get the demolitions stopped. The federation showed that it has the capacity to disrupt transport for the rest of the city dwellers when needed. But it chooses instead to seek a solution to which its members contribute – as it has done in the community-managed resettlement programme described earlier. All the federations seek creative and mutually beneficial relationships with politicians and bureaucrats. As noted earlier, in the many public events that are part of the federations' methods (house model and toilet exhibitions, opening of a new housing scheme, celebrations on land acquired for a housing project), the federations often use these events strategically to thank politicians and bureaucrats and give strong public acknowledgement of their role.

Thus the politics of the federations is the “politics of patience”¹⁰¹ of negotiation, consensus building and long-term pressure rather than confrontation, and is based on the understanding that federating gives this more power. Urban poor groups often fail in their negotiations because they have not developed any

⁹⁸ Moctezuma 1990, 1999.

⁹⁹ This is not a trivial point; for instance, if there were strong urban poor federations in the USA, working closely with the Republican state and city governments, or if there had been strong urban poor federations in the UK working with Thatcherite local governments, many progressive academics and professionals would have found it difficult to work with them.

¹⁰⁰ People's Dialogue on Lands and Shelter 1999.

¹⁰¹ Appadurai 2001.

mechanism to exploit their numbers, their knowledge and their potential for large-scale mobilization as citizens. Underlying the federation model is a model of teaching and learning, where the goal is for the poor to “own” the expertise that is necessary for them to claim, secure and consolidate basic rights in urban housing and access to infrastructure and services.

The tools and methods described earlier that the federations use are also to allow the negotiations and long-term pressures to go beyond negotiated deals for individual settlements – to changing the contexts that allow many more such deals to happen within the city. This means that their negotiations are also around changing laws, regulations and housing finance systems. *The city level may be particularly important for being the level at which organized poor groups can get government systems to address structural issues that national governments won't – for instance, the allocation of land and infrastructure to urban poor organizations, changes in standards and in the ways in which government agencies work with poor or homeless groups.*¹⁰² This ability to get change at city level (and usually in national capitals and/or the most important cities) may then feed into national processes – as was evident in the response of the Cambodian government to the community-driven innovations in Phnom Penh, and the response of the Thai government to the urban poor organizations and networks described earlier. This may be a critical clue as to how it is possible to get the kinds of structural changes in what governments do and how they do it that are central to “significantly improving the lives of slum dwellers” at scale. The ambitious *Baan Mankong* programme in Thailand described earlier depends on city-wide processes through which urban poor communities and their networks engage with city governments and other key actors to see how the needs of all urban poor communities can be addressed – but also in ways that respond to the particular needs of each urban poor community.

This emphasis on the importance of processes managed by urban poor groups and their federations is controversial, in that many researchers and activists think that it pays too little attention to the role of governments (and political will) and of representative democracy in driving change.¹⁰³ There is not much disagreement on the need for democratic processes, political will and continuity, and also on the need for changes in political practices and for large-scale public investment – so the point of contention is the extent to which community-driven processes contribute to these. The evidence presented in earlier sections of this paper suggests that the community-driven processes and the federations that are central to these processes have strengthened democratic processes – perhaps most importantly, including those within the urban poor's own organizations.¹⁰⁴ They have produced many examples of political will from senior politicians, including prime ministers, other ministers in national governments, mayors, city administrators and heads of housing departments. And by the federations' consistency in their approach and what they do, and in their engagement with whoever is in power, also continuity.

Without a strong, effective urban poor organization exerting political pressure, continuity in programmes to “significantly improve the lives of slum dwellers” when governments change is almost impossible, especially where changes in political parties in power also means wholesale change in senior government

¹⁰² This point was made by Somsook Boonyabancha, reflecting on her experience over the last 30 years working within the Thai government, working with the Asian Coalition for Housing Rights and working to support urban poor federations outside Asia. See Boonyabancha 2005 for more details.

¹⁰³ This proved to be a contentious point within the discussions of the Millennium Project's Taskforce on Improving the Lives of Slum Dwellers. It also led to disagreements among Taskforce members on the emphasis that should be given to the role of international funding and international development agencies. The Taskforce members who work with NGOs or government agencies that support community-driven processes, and who have long worked with the urban poor/homeless organizations and federations, gave less importance to the role of international agencies and more to locally generated resources and local political change. They also wanted less emphasis on estimating the cost of significantly improving the lives of slum dwellers, based on the costs of international projects and on the assumption that it would be primarily international agencies that funded the interventions.

¹⁰⁴ There is often strong opposition to the federations at a community level because the savings and loan groups and their representatives can be seen as a threat by traditional leaders; no movement that seeks greater accountability to their members, and that ensures that women get a central role in leadership, organization and management will go unchallenged. Many informal settlements have strong community organizations based around ethnic groups, or particular political parties who regard all other community organizations as rivals.

positions. The federations have certainly produced changes in political practices, as illustrated by earlier sections on precedent setting. They have also increased the public funding available to “significantly improving the lives of slum dwellers” on a city scale in many instances, and on a national scale in Thailand, Cambodia and India.

The federations are also seeking to change the way in which international agencies work, and this introduces controversies as to who has legitimacy to speak for “the poor”. Official aid agencies and development banks (such as the World Bank and the different regional development banks) work with and through national governments. So too do United Nations agencies who, like the development banks, are overseen by government representatives. Within these international agencies, national governments from low- and middle-income nations regard themselves as the legitimate representatives of their citizens – and if elected or appointed by elected governments, they have a strong justification for this. Yet as emphasized earlier in this paper, one of the main reasons why urban poor and homeless organizations and federations formed was because representative democracies were not addressing their needs. Thus, it is not surprising that conflicts arise in international agencies and at international meetings over who has legitimacy to speak for the urban poor. It is also uncomfortable and often embarrassing for national or city politicians or civil servants from low- and middle-income nations, who are the official government delegates to international agencies or at international meetings, to have representatives from the urban poor or homeless organizations from their country or city at these meetings – and sometimes publicly questioning their official statements and speeches. For the federations, the potential for conflict is moderated by the fact that they are seeking constructive engagement with their governments. Indeed, the federations often invite senior government staff and politicians to come with their representatives to international conferences, to emphasize their desire to work with governments and to explain how they do so. However, the whole official international aid/development system has made little formal provision to encourage the involvement of people’s organizations in their work or to become more accountable to people’s organizations for their decisions and policies. Many international agency staff recognize the legitimacy of the federations and the contributions they can bring to more effective development, but their agencies’ structures and modes of operation usually present many blockages to more equal partnerships with them.

10. Representing the federations internationally; Slum/Shack Dwellers International (SDI)

In the early 1990s, the federations and their support NGOs recognized the need to strengthen three international aspects of their work:

- To support and expand the contacts and international community exchanges that had developed between different urban poor federations (this also meant responding to the rapid growth in demands and requests from other national or local groups for exchange visits).
- To support the development of representative organizations of the urban poor in other nations (including emerging federations).
- To give the urban poor federations greater voice and influence with international agencies. This led to the setting up of Slum/Shack Dwellers International (SDI), the federations’ own international umbrella organization, in 1996.¹⁰⁵

SDI’s primary goal is to develop the capacities of urban poor communities, so that they become strong organizations who can articulate their needs and aspirations, have the capacity and confidence to design and manage solutions that can be scaled up, and who seek to participate in development activities as partners rather than as beneficiaries. SDI is also supported by a group of professionals from the NGOs that work with the urban poor/homeless federations who are committed to building the capacities of these federations.

A redefinition of roles over time

Urban poor organizations and federations inevitably focus their work within their own borders. During the 1980s, an international dimension emerged, as the Asian Coalition for Housing Rights (ACHR) – a

¹⁰⁵ See www.sdinet.org for more details.

consortium of housing-based NGOs in Asia – sought to support urban poor groups all over Asia who were threatened with eviction. As part of this, they began to support community exchanges – bringing communities from different cities together, along with staff from local NGOs, to discuss how to prevent evictions. Thus, representatives of urban poor community organizations travelled to other countries and were able to meet poor people living in similar conditions. This gave these leaders and the NGOs a clearer picture of the role of the poor in cities, and of the responses of city authorities and middle- and upper-income groups to their poor. In most cities, a high proportion of the urban poor lived in illegal or informal settlements, without tenure and under threat of eviction. The scale of these evictions and their impact on the lives of the urban poor became clearer, through the documentation and fact-finding visits organized by the Asian Coalition for Housing Rights – for instance, the 5 million people forcibly evicted from their homes in Seoul over a 25-year period, including 700,000 evicted during preparations for the Olympic Games there in 1988.¹⁰⁶ The constant demolition of their homes and the threat to their livelihoods prompted slum dwellers to seek long-term solutions that were outside party politics and separate from the NGO domain. Representatives from slum dwellers’ organizations also found great value in the growing number of international community exchanges – for instance, the importance for the formation and early development of the South African Homeless People’s Federation of the initial visits from the National Slum Dwellers Federation and *Mahila Milan* from India, and the visits to India by the South African Federation.

Another key underpinning for ACHR, and for the emerging network of community organizations and federations and support NGOs that were in touch with each other, was the contact between groups promoted by Fr. Jorge Anzorena from SELAVIP (Latin American and Asian Low-income Housing Service). This was through Fr. Anzorena’s annual journeys, visiting community organizations (and, where possible, supporting them) and his documentation of their work. This extended period of visiting community organizations each year began in 1978 and this, in turn, produced what was at first an informal newsletter distributed mainly to the groups he visited, or was in touch with (*Selavip News*). As demand for the newsletter grew, it developed into one of the main means through which the work of community organizations and federations was documented and disseminated, and through which they wrote about their experiences.¹⁰⁷

SDI sought to consolidate and spread the joint learning from their many members, and to create a network of slum dwellers that could define their own international agenda and negotiate to get it accepted. This represents an important change; at international conferences, and within the United Nations, it is generally professionals from NGOs who speak and negotiate on behalf of the urban poor. It is also generally NGOs who negotiate with international agencies for funding on behalf of the urban poor. SDI saw the need for a redefinition of the relationship between slum dwellers and support NGOs that had occurred within nations where federations worked to also take place internationally. This marked the beginning of the federations’ learning to deal with the international development system and its many institutions. The support NGOs who were working with the federations learnt how to become a bridge between the donors and the external professionals, who represent the formal system, and the federations, with their very different ways of working. While this relationship between the federations and support NGOs is challenging and sometimes difficult for both partners, both work towards finding ways to accommodate these differences without losing sight of the larger goal of housing, secure tenure and services for the urban poor.

The rationale for community exchanges and the scale and diversity of these exchanges within and between nations has been described already. SDI expanded the international community exchanges, linking urban poor organizations in different countries, and including many visits to nations where federations have not yet developed or are only in early stages of development. SDI also seeks to demonstrate to international agencies the learning that these community exchanges produce. It is almost always international experts who analyze country experiences and recommend what “best practice” in one nation is apparently relevant to another. SDI and its members believe that no outside consultant or

¹⁰⁶ ACHR 1989.

¹⁰⁷ For some years, *Selavip News* has been published and distributed by the Pagtambayayong Foundation in Cebu, the Philippines.

trainer, however brilliant, can substitute the rich learning and problem solving that takes place through exchanges between representatives of urban poor organizations. International exchanges enable achievements in one country to catalyze changes in approach in another, through exposing community leaders, professionals and state officials to practical examples of how to tackle their city problems through the involvement of the urban poor.

This constant interchange between urban poor organizations strengthened the network in Africa and Asia and spread the use of the core practices and tools and methods described earlier – the community-managed surveys and enumerations, the discipline of daily savings, the managing of loans and the use of housing/toilet exhibitions. This helped build the capacity and confidence of each federation to negotiate not only with local and national government agencies but also with international agencies. It also provided a base for the network to seek to influence formal international agencies – to redefine how development assistance gets translated in each of their countries, to demonstrate the value of SDI's repertoire of problem-solving options, including many that are cheaper and require much less external assistance per person served. This international dimension of discussions with international agencies and pushing all doors that open is what helps reduce the exclusion of the urban poor in the formal international political and finance systems, as well as formal national and local systems.

This process entails taking many risks and makes the network vulnerable to setbacks. It is difficult for the federations and for SDI to judge when invitations for federations to take part in international events or discussions, or to join advisory boards are more than tokenism – or are largely to help legitimate the hosts of these events. However, SDI's collective strength with regard to the number of federations and the millions of people that these represent gives it a critical mass and momentum to help overcome this. The constant interaction with the support NGOs also helps the federations to see the larger international system and its workings, and what preparations are required to begin negotiations. Federations also share their knowledge and experience working with the different international agencies, which also strengthens their capacity to negotiate with them.

SDI also serves to remind all its members, particularly the trained professionals and donors who support it, that its power lies not in its donors or its technical and administrative expertise but in the will to federate among poor families and communities. In doing so, the federations seek to drive their own agenda.

SDI has also made possible what are perhaps the first formal international discussions between representative organizations of the urban poor and United Nations agencies – including the partnership between the United Nations Human Settlements Programme (Habitat) and the federations in the secure tenure campaign. Some governments have begun to invite federation representatives to join official government delegations – for instance, the delegations sent to the second United Nations Conference on Human Settlements in 1996 (also known as the City Summit) and the special session of the United Nations General Assembly in 2001. The federations were also invited to contribute to the meeting of the Commission on Sustainable Development in 2004. The role of SDI in international agencies and events organized by the UN system is not to lobby for funding, but to show UN agencies and the government delegates who attend these meetings the value of working with urban poor organizations within each country if they wish to meet their goals (including the Millennium Development Goals).

11. The role of international agencies

The difficult interface between community processes and official donors

International donors seek “large solutions” or solutions that can be scaled up. An analysis of four community-driven processes to improve housing for low-income urban dwellers (which included two of the urban poor federations and two non-federation processes), and of four government agencies that sought to support community-driven processes, suggested that the growing scale of impact they achieved was largely the result of two factors:

- Local organizations having the capacity to support a constant programme (or process) through which the success of one initiative or project supported and stimulated other initiatives or projects.

- The capacity of the local initiatives to change the way in which local government agencies operated and interacted with urban poor groups.¹⁰⁸

This has important implications for donors because it suggests a need to engage with and support local processes (contrary to the shift that many donors are making away from this towards budgetary support), but with a different model of external support from conventional project cycles with exit strategies. It implies a need not so much to fund specific projects (an upgrading project, installing water supply systems.....) but rather, for continuous support for local initiatives that allow low-income communities and support agencies to innovate, develop workable models and implement them, and then build on their successes and tackle other issues. Initially, this may cost far less than supporting conventional donor-funded projects, especially if every effort is made to keep down unit costs – both to ensure that funding goes further and to prevent a dependence on large amounts of external funding. As scale increases, more substantial support may be needed. Again, one returns to the point that low-income communities need local organizations from which they can obtain advice and support for their own initiatives. Given the multiple deprivations suffered by most low-income groups, “moving out of poverty” is a slow process, and it not only has to build the capacities and asset bases of low-income groups but also of local organizations. “Significant improvements” in the lives of slum dwellers are not achieved by projects – a new water and sanitation system or even secure tenure – but such projects are (or can be) critical steps in the process through which their relationships with government agencies and other groups in the city change for the better.

It is never easy for international donors to fund the kinds of community-managed “significant improvements in the lives of slum dwellers” described in this paper. All international donors need their money to be spent within specified time periods, and most prefer to fund large and expensive projects (to keep down staff costs and other overheads per dollar spent). It is also easier for them to justify their aid to their political masters if there are tangible, visible outcomes (water systems, health care centres, child immunization) that are quickly implemented to prove their effectiveness. By contrast, urban poor federations need a different kind of support to allow them to grow and develop – including developing better relations with local authorities. The federations need to avoid donor pressure to “implement” or “scale up” too quickly. They need funding support that is not tied to specific projects – for instance, for learning, experimenting, visiting other federations. All growing federations also need this kind of support to help new savings groups. As this paper has emphasized, slum enumerations, city-wide “shack” surveys and community exchanges are important tools for all the federations, and these require funding – but many international agencies’ rules and procedures inhibit support for these.

But the federations often need relatively little external funding – which is problematic for the official donors whose administrative systems have difficulties coping with small funding requests. The federations also seek to keep down unit costs and foreign funding requirements wherever possible, to achieve the largest scale with any available resources. They also have as a key goal getting national and local governments to support them, and will want to use foreign funding to support this – which again provides complications for many donors. But the same federations who required very little funding from external donors as they built their own capacity and relationships with local governments may suddenly need large sums of foreign support quicker than international agencies can manage to process, as particular opportunities present themselves (a new supportive mayor getting elected, success in getting a substantial land allocation for their housing programmes if they can help fund trunk infrastructure, a city or national agency prepared to provide substantial resources if the federations can match them).

The official bilateral aid programmes and multilateral agencies (including the World Bank and the regional development banks) have the most difficulties funding community-driven projects. These agencies have, as a legacy of their original formation, structures that are inherently “unparticipatory” in that citizens, community organizations and local NGOs within “recipient” countries have no say in the allocation of funds within these agencies and the terms under which this funding is provided. Their “participation” is only at the project level and where their “participation” is allowed, the terms for such participation are set by the international agency and their counterpart national government agency. What

¹⁰⁸ Mitlin and Satterthwaite 2004.

these international agencies may refer to as the “beneficiaries” or “clients” of their funding also have no direct relationship with the political process to which these agencies are accountable (mostly rich world governments). This is not surprising in that these international agencies were set up to fund national governments, not civil society, so their structures and funding mechanisms were developed for their engagement with national governments. Even where they can fund civil society groups, they generally have many regulations governing their funding that make it difficult to fund community-driven processes, especially those that go to scale at a city level. Perhaps not surprisingly, the official donor agencies had little or no role in supporting most of the community-driven processes described in this paper – although this has changed in recent years, as some official donor agencies worked out new mechanisms to allow them to support community-driven processes.

The kind of support that community processes need from international donors

If official donor agencies want to provide consistent support for community processes, they need to develop funding channels that can support the kinds of initiatives described in this paper. This includes engaging with and supporting local government, where local government agencies have the potential to become more effective (most official donors have difficulty supporting local governments and many national governments are reluctant to allow them to do so); and amplifying funding channels that go outside government to ensure that funding reaches low-income groups and their organizations. (But note that this is not to fund “autonomous” development, but to support community-driven processes that help change the way that local government perceives and works with community organizations.)

Most international agencies already channel some funding to city and municipal governments and community processes, but these represent a very small proportion of total funding flows. However, there is increasing recognition among many international donors of the need for funding channels that support local processes. There is also recognition by some donors that this cannot be done from their headquarters, but needs intermediary institutions within the recipient country. For instance, the Swedish International Development Cooperation Agency (Sida), which was one of the first bilateral agencies to develop a coherent urban programme, has supported a range of institutions in different Central American nations that provide loans to low-income families to improve or expand their homes or build new ones. With US\$ 50 million from Sida, some 400,000 people have been reached. The external funding was complemented by each family’s own resources and, in some instances, by government housing subsidies direct to low-income households. Some programmes also provided grants to local governments to provide infrastructure and services, as long as communities participated in decision-making and implementation.¹⁰⁹ This shifts the decision-making process about what is to be funded, and most of the administrative burden and transaction costs, to the place where the local proposals originate. From there, it is much easier, quicker and cheaper to check on proposals and monitor their implementation, using a network of people with local knowledge. Pushing the decision-making process regarding what should receive funding down to local organizations can also minimize the need for expatriate staff; all international agencies that have expanded their offices in low- or middle-income nations with international staff face difficulties with the high staff costs this entails. Relying on expatriate staff also generally means a constant turnover in staff, inhibiting in-depth knowledge of local circumstances. But it is a big step for any international donor to entrust the funding it manages (and for which it has to be accountable) to local organizations or local funds.

In some low- and middle-income nations, there are national government agencies that support community processes, and international donors can channel funds through these. The example of the Community Organizations Development Institute in Thailand, whose work was described earlier, is unusual in that this is an official national Thai government agency, yet it strengthens and supports local processes involving community organizations (and their networks) and local governments. Also, unusually for any national government agency involved in poverty reduction, it provides support for local processes by having a clear range of credit lines and support services, which seek wherever possible to recover costs. And many of the decisions about what is funded are made at the level of the community organization, with many of decisions about loans made by networks of community organizations. Having

¹⁰⁹ Stein with Castillo 2005. See also Millennium Project 2005a for more details of one of these programmes – the Local Development Programme (PRODEL) in Nicaragua.

a national agency such as this presents international agencies with far more scope to channel their funds to support local processes. The National Fund for Popular Housing (FONHAPO) in Mexico also provided international agencies with a national agency through which to channel support to local processes (including many community-driven processes), which brought benefits to hundreds of thousands of low-income groups during the 1980s and early 1990s.¹¹⁰

Thus, with regard to international funding for community-driven processes, there are three needs:

- The need for international funders who understand the requirements of community organizations and federations for non-project support – for instance, for exchanges, slum enumerations, house modelling, experimentation.... To date, the main funders for these have not been the official bilateral or multilateral agencies but international NGOs – the German charity MISEREOR, the Belgian charity SELAVIP, the UK Charity Homeless International, the Ford Foundation and the Dutch charity CORDAID. The Asian Coalition for Housing Rights, in turn, raises money from a variety of sources to do so within Asia.
- The need for intermediary funds within low- and middle-income nations on which community organizations and federations can draw and which are accountable to them – while also offering safeguards and well-managed accounts for any international donor. As described already, most of the urban poor and homeless federations have their own “urban poor” funds into which member savings go and from which loans are made – and these can be capitalized by governments or international donors (and they often are). There is also a growing experience with the use of local funds to support community-driven processes in other contexts.¹¹¹
- The need for United Nations agencies and official bilateral and multilateral donor agencies to consider how their work within any nation can support (and avoid hindering) the work of the urban poor and homeless federations. Staff from these agencies may support the federations, yet the agencies themselves may still have policies that marginalize or ignore them.

Capital from national or local governments may be as important here as international funds. One important innovation in this regard is the Community-Led Infrastructure Finance Facility (CLIFF), which was set up in India to support the work of the NSDF–MM–SPARC Alliance, and through which two official bilateral agencies (DFID and Sida) can fund this work. CLIFF is described in Box 8, and demonstrates how official donor agencies can support community processes in ways that allow far more decision making at the grassroots level, and far more accountability to them than conventional donor funding flows. This fund can also be used to leverage local resources. Discussions are underway to provide comparable funding facilities to other urban poor federations.

Box 8: The Community-Led Infrastructure Financing Facility in India

CLIFF is a financing facility to help the National Slum Dwellers Federation, *Mahila Milan* and SPARC carry out and scale up community-driven infrastructure, housing and urban services initiatives at city level, in conjunction with municipal authorities and the private sector (including banks and landowners). This financing facility is also seen as a pilot from which to draw lessons for setting up comparable facilities in other nations. It is unusual in that it provides funding for projects that are developed locally, on a larger scale than is usually available to NGOs and people’s organizations and in a form that helps leverage funds from other groups and, where possible, to recoup the capital for reinvestment.

The financing facility provides loans, guarantees and technical assistance to support a range of projects, including community-led high-rise developments in crowded areas (so housing can be improved without displacing anyone), a variety of new housing projects and community-managed resettlement programmes. £6.1 million (c. US\$ 9.8 million) is available for bridging loans to kick start large infrastructure, upgrading and resettlement projects, with the funding recovered as government subsidies are paid; most government subsidies only become available when a project has reached a certain stage, and this often leads to such subsidies not being used, as few NGOs can afford to start major construction projects before funds become available. CLIFF also provides hard currency guarantees to secure local bank financing of projects, technical assistance grants (to develop projects to the point where they are ready for financing) and knowledge grants (to ensure that learning from the initiatives supported by CLIFF are widely shared by communities, municipal officials, technical staff and policy makers).

A large part of the funding for the projects that CLIFF supports comes from the resources contributed by low-income

¹¹⁰ Ortiz 1998, Connolly 2004.

¹¹¹ See ACHR 2002; also Kiyaga-Nsubuga, Magyezi, O’Brien and Sheldrake 2001, Satterthwaite 2002.

households and their community organizations within the NSDF–*Mahila Milan*–SPARC Alliance. In effect, CLIFF is only possible because of the strength and capacity of the long-established federations and savings and loan schemes. Sida and DFID have contributed external funding to CLIFF, which is channelled through Cities Alliance and the UK charity Homeless International (which helped develop the concept of CLIFF with the Alliance).

Another funding innovation is the US\$ 3 million made available to SDI between 2001 and 2007 for use in supporting community organizations acquire land for housing, supporting learning and setting precedents. This was initiated by the Sigrid Rausing Trust in 2001, and they have provided constant support to this ever since. Subsequently, support was also received from the UK Community Fund (the Big Lottery Fund) and the Allachy Trust. To date, these funds have supported tens of thousands of slum dwellers to obtain land for housing or get tenure of the land they occupy.¹¹² Despite the small scale of the funding available – typically grants of between US\$ 20,000 and 40,000 – this shows the value of having funding available at short notice to support community-driven innovations that also bring community resources and capacities and leverage local resources, and which can set precedents that help persuade local governments to support community-driven processes. For instance, a grant of US\$ 25,000 allowed the Zimbabwean Homeless People’s Federation to acquire a land site from the city of Harare where 233 houses are being developed, so the external funding costs per person were around US\$ 25. As with most of the grants in this programme, the federation will seek to recover these costs so that they can help fund other community-driven initiatives.

International funding for meeting the MDG Target 11

There are two ways to produce estimates for the international funding required to “significantly improve the lives of slum dwellers” – both for the community-driven approach and, more generally, for all approaches. The first is to look for cost estimates for the different “bits” that will be needed to achieve these significant improvements, based on international agency experience, and to multiply this by the number of actual or potential slum dwellers up to 2020. This produces a very large figure – hundreds of billions of dollars – and, by implication, a huge sum of money that “international agencies” will have to find. This was the approach taken by one of the background papers prepared for the Millennium Project Taskforce on Improving the Lives of Slum Dwellers. The paper made some good points about how little this is relative to other economic indicators – but it is still far beyond what international agencies and national governments are likely to think they can fund. And suggesting a need for hundreds of billions of dollars for the Millennium Development Goal’s Target 11 (significant improvements in the lives of at least 100 million slum dwellers by 2020) will seem to suggest a low priority for many other MDG targets, especially those addressing deprivation in rural areas. It will generate angry, self-righteous reactions from many development specialists, who will not be swayed by the merits or accuracy of any of our arguments because they think that urban populations already benefit from “urban bias” in the policies of governments and international agencies.¹¹³

The other approach is to look at the actual cost of interventions that have “significantly improved the lives of slum dwellers” (both upgrading and new units), and consider what they have achieved (including what they have contributed to achieving the other Millennium Development Goals), show how they were funded, and extrapolate our “scaling up and multiplication” recommendations from this. This second approach has the advantage of:

- Being based on real examples where it is clear not only how much it costs but also who covered the costs (which then makes explicit the very large contributions of households, community organizations, local NGOs and local governments – and sometimes national governments).
- Drawing much more attention to what costs are covered locally and what resources are raised locally.
- Drawing attention to innovative ways in which local and external costs can be cut, and to aspects of these significant improvements where local cost-recovery was achieved.
- Showing much smaller total costs and the many instances of where slum dwellers’ lives were

¹¹² See Mitlin 2003.

¹¹³ There is surprisingly little empirical evidence to support this. Certainly, available data on infant and child mortality rates, on provision for water and sanitation, and on poverty levels that are available for urban and rural populations do not show this for most low-income nations – see Satterthwaite 2004 and UN Habitat 2003a.

significantly improved without international funding; again stressing the importance of national and local government commitments.

What this can produce is a recommendation for international funding to support community-driven and local government-supported processes to significantly improve the lives of slum dwellers that is within the bounds of possibilities. This also sends the key message – that it is changes in approaches by city and sub-city governments that is the key to achieving this target, not international funding.

How community-driven approaches reduce unit costs

Perhaps the most important aspect of this second approach is to show the very large influence on total costs of local resources and of local decisions (e.g. decisions regarding the scope for community involvement, the waiving of inappropriate standards, or other allowances that greatly reduce unit costs).

Regarding the changes apparent in Phnom Penh that were described earlier – it was an urban poor fund with just US\$ 103,000 (only part of which came from international agencies) that funded the pilot projects and the community-driven documentation process that produced the city-wide programme. Of course, the city-wide programme is drawing in additional funding – but this shows how very modest funding applied in the right way, and used strategically, can have very large impacts, including getting local and national resources allocated to support it. The Phnom Penh case study included some details on Ros Reay, the city's first example of community-planned and constructed upgrading. The total cost was US\$ 167 per household, which could be compared to a relocation programme that cost around US\$ 4,000 per household. It is a reminder of how much cost estimates depend on what is done and by whom. Recall too the example from Harare mentioned earlier, where the Zimbabwean federation obtained land for housing and basic infrastructure from the city authorities, supported by an external grant that was around US\$ 100 per household (and with the federation intending to recover the costs in order to fund other initiatives).

Looking at the cost of improving sanitation in Karachi provides another example of the importance of local knowledge and community capacity. For instance, applying the methodology used by the background paper on the costs of achieving MDG Target 11 for Karachi in 1980 would have meant very large investments in sewers and drains, and implied the need for hundreds of millions or even billions of dollars of external funding. But much of the improvement and extension of sewers in low-income settlements in Karachi from 1980 to the present has been achieved by local funding, much of it provided by and recovered from beneficiary (low-income) households. Very little external funding was required. The community-level development of sewers/drains leaves out the “big” trunk infrastructure, but the work of Pakistan NGO, the Orangi Pilot Project Research and Training Institute, has shown that infrastructure for trunk sewers in Karachi can be built without large external funding. It is also worth noting how hundreds of thousands of houses were built in Karachi and land was allocated, whereby millions of low-income people got homes with little or no external funding. No one would claim that this was a “good system”, but it still housed millions of people and contributed much to improvements in various indicators of housing quality in Karachi as a whole;¹¹⁴ the point being that it is often reforming local processes without big funding from governments or international agencies that has the most importance for “significantly improving the lives of slum dwellers”.

Consider too what the conventional costing of the need for sanitation in India's “slums” would produce – i.e. how much would it cost to provide each slum household with a sewer connection. It would total several billions of dollars and would need massive external funding. So how does one factor in the millions of slum dwellers in Pune and Mumbai, who got much better provision for sanitation through community-designed, built and managed public toilets that were largely funded within existing municipal budgets, again with no large international agency funds required? – although in the case of Mumbai, part of the funds came from a World Bank-funded Mumbai Sewerage Disposal Project.

Take the *Baan Mankong* programme that was described earlier. This has set a target of improving housing, living and tenure security for 300,000 households in 2,000 poor communities in 200 Thai cities

¹¹⁴ Hasan 2005.

within five years. Infrastructure subsidies of 25,000 baht (US\$ 625) per family are available for communities upgrading *in situ*; 45,000 baht (US\$ 1,125) for re-blocking and 65,000 (US\$ 1,625) for relocating. Families can draw on low-interest loans from the Community Organizations Development Institute (CODI) or from banks for housing, and there is a grant equal to 5 percent of the total infrastructure subsidy to help fund the management costs for the local organization or network (it is worth recalling that federations of community organizations are managing most of these loans. The costs per household for upgrading or new-house development are between US\$ 4,200 and US\$ 9,039. However, very little or no international funding was needed, and central government funding was kept down by contributions from local authorities and by the work done by resident organizations (central government funding for infrastructure was between US\$ 125 and US\$ 325 per person assuming five persons per household, and virtually all of the rest was funded with loans through CODI, so costs are recovered). So the cost to central government was between US\$125 and US\$ 325 per person for upgrading and for new housing units.

Clearly, the scale of this funding commitment by national government would not be possible in many low-income nations, but it does demonstrate the possibilities for very large-scale programmes by governments with little or no funding from international agencies. If the estimates for the costs of meeting MDG Target 11 were to recognize the potential of national governments in the more economically prosperous nations in Africa, Asia and Latin America to support national programmes like the *Baan Mankong*, again this greatly reduces the amount of international funding required. In South Africa, where the national government's housing subsidy programme supported urban poor community organizations to develop their own homes, they could build good quality four-room homes for around US\$ 2,000, and this was also a programme that was funded mainly by national government.

The changes in plot sizes and infrastructure standards, and in the scope permitted for community management and community-installed infrastructure in Windhoek, was noted earlier. Community development has brought down dramatically the unit cost of secure tenure and services. The cost per plot of full services with electricity was N\$ 10,000 for a 300 square metre plot; with community development and 180 square metre plots, it was N\$ 3,200–4,300 for plots with individual connections and N\$ 2,100–3,100 for plots with communal services. Even larger cost reductions were achieved in Walvis Bay.¹¹⁵ Again, this required very little funding from international agencies.

The Philippines Homeless People's Federation can build bigger, better quality houses than those built "for the poor" by contractors and for a quarter of the price. They can install roads, drainage, electricity and water supplies for one-fifth of the cost per square metre charged by contractors. This helps explain their suggestion that "we can build our own communities; all we need is land".¹¹⁶

This stress on how much can be done with better use of local resources does not imply that external funding is unnecessary. Or that international agencies are unimportant. Or that all community-driven solutions are ideal – for instance, that community toilets are as convenient as household toilets. But rooting the cost estimates for the achievement of Target 11 in what is being done that does "significantly improve the lives of slum dwellers", both in physical terms and in terms of improved relationships with external agencies, plus highlighting how local resources and local innovation can keep down the costs (and the need for external funding) produces a much lower estimate for the international funding that is needed. This, in turn, produces a much more interesting and politically potent message. It also makes explicit just how important international funding can be to kick-start and support this process. It also helps shift the discussion away from the "hundreds of billions of dollars needed" to the discussion of what kind of international funding is valuable and under what terms it should be provided – especially how it can support the kinds of local processes described in this paper.

International donors should be seeking to minimize the funding they provide, not maximize it

Within the discussions of the Millennium Development Goals, there is a tendency to emphasize the large sums that are needed from international donors. But there is also a need for all international agencies to

¹¹⁵ Mitlin and Mueller 2004.

¹¹⁶ VMSDFI 2001,

avoid external funding that damages or competes with local development processes that require no external funding. There is serious potential conflict between donor agencies that need to spend their funding (or for development banks to lend money otherwise they cannot cover their staff costs and other overheads) and the need to avoid funding those projects or programmes that should be generated, funded and managed with local resources. Donors seeking to spend their budgets, and development banks needing to lend money, can fund local initiatives in ways that create unsustainable programmes dependent on external funding, and which destroy local processes that are not.¹¹⁷ As the examples given above illustrate, what is needed from international agencies is more long-term support, fewer “big, expensive projects” and less pressure for rapid implementation, at least in the initial stages. Although it is difficult for international donors to operationalize this, they should be seeking to *minimize* the amount of their funding that is needed.

The problem is illustrated by two examples from Pakistan. In the first, in Faisalabad, a local organization (Anjuman Samaji Behbood) developed a capacity to support community-managed provision for water, sanitation and drainage that could integrate into the official water mains and trunk sewer system, and where costs were covered by user payments. This meant that it had far more potential for reducing the huge city deficit in provision for water and sanitation than any donor-funded programme; and the need was great, as many of Faisalabad’s 2 million inhabitants lacked good provision for water and sanitation. But the response of most international donors to this model was to want to fund it – in effect to shift it from being a model that was implementable without donor funding to one that came to depend on donor funding. The local organization refused this support – no doubt causing much puzzlement among some donors. But it recognized that all its hard-won, hard-developed goal of demonstrating what was possible based on local resources and local capacity to pay would be lost if it shifted to a reliance on donor-funded development.¹¹⁸

The second example comes from Karachi, where the Asian Development Bank offered the government of Karachi a large loan for improving and extending the sewer system. But the funding was for an inappropriate and overly expensive system, when there was the expertise and funding available locally to build a more effective and much cheaper trunk system. This did not require an external loan because it cost no more than the counterpart funding that the government would have to make to get the international loan. So it also avoided adding to Pakistan’s large debt burden. But the Asian Development Bank fought hard to ensure that the loan was given and to prevent the cheaper, more effective system.¹¹⁹

12. Conclusions

This paper has described many community-driven processes that have brought major benefits to slum dwellers – most of them undertaken by community organizations that are part of larger urban poor or homeless federations. If added together, they have reached tens of millions of slum dwellers – and the scale and scope of their work has increased very considerably over the last ten years, in large part because the different slum/shack/homeless people’s federations have supported each other. This greater scale is also partly because some city governments and a few national governments and international agencies have recognized their potential and have supported them at a city level and a national level. Thus, some have demonstrated the capacity to have an influence on a city scale within major cities, and many more have the potential to do so, if given support by governments and international agencies. Some have changed national policies; in Cambodia and Thailand, there are ambitious national government policies being implemented that are based on community-driven processes.

All the community-driven processes described in this paper have sought to demonstrate feasible,

¹¹⁷ This is not to imply that external funding is not needed. In most cities, there are large backlogs in the “big infrastructure” needed for water, sanitation and drainage (especially the trunk infrastructure, water treatment plants and waste water treatment) that external funding can help address. But here too, it is important to develop models for financing and implementation that make best use of local resources and reduce dependence on external funding.

¹¹⁸ Alimuddin, Hasan and Sadiq 2002.

¹¹⁹ Hasan 1999, 2005.

implementable and cost-effective ways for governments and international agencies to work in partnership with slum dwellers' organizations, in order to ensure significant improvements in the slum dwellers' lives. Basing cost estimates for the amount of international funding required to meet the Millennium Development Goal Target 11 on these experiences produces much lower estimates than for conventional government-directed, international agency-funded interventions. But the need for international finance is not only lower; this transfer of support from government-directed processes to community-driven processes, where low-income people and their organizations are the key actors, also means "upgrading" social systems and political structures.

These community-driven processes have demonstrated levels of participation by slum dwellers that are far beyond what is achieved in most conventional government or international agency-funded initiatives – including involving the poorest groups and providing scope for women to take on leadership roles at local, city and national level. And also allowing the slum dwellers not only to "participate" but to influence the scope of their participation. Even if the tangible achievements of these processes were much less impressive than they are, it is difficult to question the legitimacy of these representative organizations and federations and their right to have more influence and more support.

Do community-driven processes have a downside?

Do they absolve national or local governments from their involvement and responsibility? There is no evidence that they do, as one of the key features of the community-driven processes described in this paper is to demonstrate to governments that there are more effective ways of acting, and to show the potential of partnerships between government and community organizations.

Do they reduce the pressure on political and bureaucratic systems to change for the better? Very unlikely; indeed, they are likely to be among the most effective bottom-up pressures – as shown in changes by city governments and some national governments. When community organizations and federations are well organized, with clear demands and offers of partnership, it is difficult for bureaucrats not to respond.

Do they increase dependence on international aid? They do the opposite, as they actually demonstrate solutions that require far less international funding.

Do they introduce a new "clique" within the urban poor that can be divisive? There is a danger of this, but it is something that all the federations explicitly guard against (for instance, as they strive to be open to people of all political parties and religions), and they make membership open to all. The federations' main organizing principle is to be inclusive for all, especially for the poorest, and any strategy or action that would exclude members is not entertained.

Are they beneficial or harmful to other aspects of poverty reduction? It would seem that they are very beneficial, as the representative community organizations in which the poorest are involved and the federations of which they are part also allow responses to issues other than improved housing, basic services and livelihoods – for instance, accessing other citizen entitlements, the community policing being developed by the National Slum Dwellers Federation with the police in Mumbai,¹²⁰ the involvement of the federation groups in AIDS prevention and coping with HIV/AIDS.....

Do they have limited impacts? They certainly are not limited in what they seek - which is to reach all slum dwellers. Where local and national circumstances permit, the federations also gear up to try to reach everyone – which also means innovating in how to do so and how to exceed partial targets. In terms of what has been achieved to date, certainly there are limited impacts. But what has been achieved has unit costs that are generally far lower than local or national government-driven or international agency-driven alternatives and, when presented with opportunities, the federations have demonstrated great innovation and considerable success in "going to scale". In those nations where they have had limited impacts, this is mostly related to a lack of support from external agencies – from local NGOs through different levels of government, to international NGOs and official donors.

¹²⁰ Roy, Jockin and Javed 2004.

Do they have failures or limited successes? Certainly no large-scale movements such as these, which are made up of those who have the least income and influence and which encourage their member organizations to try out new initiatives, can avoid difficulties. Many “slums” have powerful vested interests that oppose representative community organizations, especially where there are many tenants and the local or absentee landlords fear that they will negotiate for tenure. As described in the text, many politicians dislike the federations because they will not align with their election campaigns; many contractors dislike the federations because they threaten their profitable (and often corrupt) relationships with local governments. There are projects that fail, community organizations that cease to function, repayment schedules for loans that are not maintained... but this is inevitable, and one of the key roles of the federations is to learn from this, learn how to cope with these problems, and learn how to avoid them in the future.

What general lessons can be learnt from these experiences?

- That supporting community-driven processes initiated and managed by slum dwellers “horizontally” (i.e. in every slum) enables these to be effective developmental forces at all levels – in their own locality but also at the level of district, city, nationally and internationally.
- The foundation of these community-driven processes is local, community organizations that are representative and accountable to their members; most are formed around small, informal savings and loan groups created and managed by women.
- This combination of community-driven processes at the neighbourhood level, linked together at the city level, has demonstrated a capacity to effect changes in government systems to address the most difficult structural issues – for instance, the allocation of land (or tenure) and infrastructure provision to urban poor organizations, changes in official norms and standards, and changes in the ways in which government agencies work with poor or homeless groups. This may be the single most important aspect of the federations’ work with regard to achieving large-scale results. We know that hundreds of millions of slum dwellers will not be reached without these kinds of changes. This ability to get these changes at a city level (and usually in national capitals and/or the most important cities) can help get changes at a national level – as was evident in the response of the Cambodian government to the community-driven innovations in Phnom Penh, and the response of the Thai government to the urban poor organizations and federations.

It is worth recalling six themes evident in the work of all the urban poor federations and in many other community-driven processes that have significance for the achievement of MDG Target 11:

1. The “rights plus” approach; the urban poor’s right to housing and to influence how this is done.

These community-driven processes are formed and managed by the urban poor themselves, and they help build the confidence and the capacity of their members to save, manage funding, develop tangible and replicable responses to their poverty, make demands on political and bureaucratic systems (which should be the right of all citizens), and negotiate with all external agencies (from the local up to the international).

From the outset, these approaches strengthen the knowledge of urban poor groups and build group solidarity to enable them to determine development solutions that work for them and which are negotiable with government agencies (generally local authorities). “Shack” enumerations and surveys provide the detailed information about each settlement and its residents, and form the basis for planning improvements and negotiating with local governments and other agencies. The process of undertaking these enumerations and surveys also strengthens community organizations, and helps new savings groups to form and develop. This membership expansion strengthens the individual savings groups and the city and national collectives, and helps federation groups to gain the interest of the formal political process.

A distinctive and significant element of most community-driven processes is that the objective is not simply to secure state resources for poverty reduction (or get their “right to housing” acknowledged by the government). Rather, it is first to develop and articulate their own solutions that realistically address their needs (that also works for the poorest members), and then push for the external support needed for its implementation on a large scale. Through developing new solutions to urban poverty, for which they

seek state support, they promote a “rights plus” approach – citizens’ rights for a citizens’ agenda. And as this paper has described, the unit costs for governments and international agencies in supporting these community-driven processes is much lower than for conventional government or international agency-initiated projects.

2. Transforming local organizations: *The urban poor/homeless federation structures and their member organizations are more accountable to their members than most community organizations, especially in giving more room for women’s involvement.* Most federation members are women – for instance, women make up more than 80 percent of the South African federation and 85 percent of the Zimbabwean federation. The community-managed savings schemes help build trust in community organizations (and in the federations of which they are part) as well as developing a collective capacity to manage finance and undertake initiatives together. This involvement of women in managing collective savings and loans, which also means a central involvement in developing plans for housing, has been achieved despite the paternalistic structure of most African and Asian societies.

The federations also experiment and innovate around supporting the poorer or most vulnerable members – as described earlier, the special provisions made for the poorest groups in housing schemes in India, for the elderly and disabled in Thailand, and for elderly people who do not have family support for families coping with HIV/AIDS in Zimbabwe. The challenge to ensure that local groups adopt development strategies that favour the poorest is not easily achieved; the Zimbabwe federation recently agreed to limit loans to a maximum of land, services and one concrete block room. While some members wanted more, the group reasoned that larger units were unaffordable to the poorest.

3. Supporting learning and securing solidarity: *The horizontal learning and interchange between communities allows different community organizations to learn from others, and this generates a process that is itself developmental* – and that collectively can have influence at city and national scales.

Somsook Boonyabancha, drawing on her long experience supporting community organizations, federations and networks, identifies how and why this not only permits a larger scale but can also change the nature of what is possible, especially with regard to how urban poor groups can become involved, what they can negotiate and what they can do themselves. She notes the three critical steps in building any city-wide programme.¹²¹

The first is building an information base about conditions in all the areas with poor quality housing, in ways that fully involve their inhabitants. This provides an understanding of the scale and range of problems within the city, but it also:

- Helps develop linkages between all the urban poor communities.
- Helps make apparent the differences between the many “slums” and what causes these differences. This allows solutions to be tailored to each group’s and settlement’s needs and circumstances – as opposed to the usual “standard” upgrading package that governments try to apply to all settlements.
- Allows urban poor communities to help choose which settlements will be upgraded first. If urban poor groups are not involved in these choices, those that are not selected will feel excluded and often resentful.

The second step is pilot projects, for which many examples are given in this paper. Pilot projects are often criticized for never moving beyond the pilot phase. When designed and implemented by external agencies, this is often the case. But if they are planned within city-wide processes involving urban poor organizations, they become centres of experiment and learning that also serve as precedents and catalysts for action elsewhere. Observing the first pilot projects can encourage other urban poor groups to start a savings group, to develop their own survey, to undertake a project – because they see “people like them” designing and implementing them. For instance, in India, both the large-scale government support for the community sanitation blocks in Pune and Mumbai and the community-managed relocation programmes were catalysed by pilot projects developed by urban poor groups showing how this could be done.

¹²¹ Boonyabancha 2005.

The third step is city-wide consultations, data gathering and pilot projects that strengthen the horizontal linkages between urban poor communities so they come to engage collectively with city governments in discussing city-wide programmes. This is no longer the hierarchical system that has long isolated or disempowered them. Rather than restricting interaction to negotiations between particular urban poor groups and the politicians or civil servants responsible for their district, it allows the kinds of negotiations at the city level that can address the urban poor's problems of land tenure, infrastructure, housing and services at the city scale. This is not easily achieved. City governments and professionals find it difficult to see urban poor organizations as key partners. City politicians find it difficult to no longer be the "patron" dispensing "projects" to their constituency. But this kind of city-wide process allows a jump in scale from isolated upgrading projects to city-wide strategies, and builds the partnerships between urban poor organizations and local governments to support a continuous process.

4. Transforming professionals: *The community-driven processes described in this paper have demonstrated the most appropriate roles for local NGOs.* With the emphasis on the centrality of the poor in defining and implementing responses to their poverty, the development process is turned around, with the urban poor groups taking the lead and the NGOs the supporting role. Not only do community-driven processes demonstrate new roles for professionals, their experiences enable them to adjust and amend roles as both groups gain in strength and capacity.

5. Transforming local (and national) government: *The federations form the best hope for urban poor groups to be able to influence city and national governments to change their policies so that they are more pro-poor.* The federations' methodologies encourage the transformation of traditional relationships with local authorities. No single community organization is likely to get city or national governments to change their policies, even if it may negotiate some particular concessions for its members. Federations that represent community organizations drawn from different settlements and different urban centres have far more legitimacy to speak "on behalf of the urban poor" and, as their membership expands, so they are likely to be taken more seriously by city, provincial/state and national governments. The ways in which the federations have influenced city-wide processes in Phnom Penh, many Thai cities, Windhoek, Durban, several Indian cities..... and have influenced national processes in India, Thailand, Cambodia and South Africa were described earlier; so too was the potential for many other federations to influence city and national governments.

6. Changing donors' approaches: *The different national federations learn from each other and support each other, which helps speed up the formation of federations and their learning processes.* As noted above, all the federations use similar tools and methods, which they learnt from other federations (largely through visits from community leaders from these federations) although these tools and methods are modified to fit local circumstances. In doing so, each national federation knows that it is part of a region-wide (and international) movement that not only seeks to build more accountable and effective local organizations to address their members' specific local needs, but also seeks changes in international agencies to ensure support for its members.

How does this benefit governments?

Five key principles were identified in relation to the experience in Phnom Penh, and these have relevance for all community-driven processes:¹²²

1. The principle of mutual benefit. Solutions to problems of urban land tenure for the poor need to work for all parties, if they are to be repeated and expanded. Successful cities need new infrastructure developments, but poor communities must be able to live in conditions that are safe and secure and that allow them to develop themselves. Solutions are possible, but they may take many different forms. New roads, industrial and commercial areas, tourist facilities and housing developments for higher-income groups can be seen not only as possible threats to urban poor communities but also as creating new opportunities – for instance, for employment and for expanding infrastructure networks that can also serve low-income settlements.

¹²² These are drawn from ACHR 2004.

2. *The principle of collaboration.* The problems of urban land and housing for the poor are too large and complex for any group to solve alone. Communities can be well organized, but without cooperation from city authorities, without funds, without access to land and without technical assistance, they cannot build secure communities for themselves. Cities may have slum redevelopment policies that have good intentions, but without the involvement of the organizations of the poor in that redevelopment process, the solutions rarely work well – and may actually exacerbate poverty. Complex problems require complex solutions and complex solutions must involve many people and careful collaboration.

3. *The principle of flexibility.* In most cities in low- and middle-income nations, the situation with regard to urban poverty and to land for housing for low-income groups is extremely fluid. There are no systems in place to address these, and thus no formal mechanisms, no policies and no precedents. This presents both a serious problem and a singular opportunity, for the city can represent a kind of new territory where new rules can be developed. To take advantage of the opportunities, the mechanisms and tools that are developed to help the poor get land and houses must be fluid, light, flexible, practical and ready to take any opportunity, testing different possibilities and responding to changing circumstances. Whatever works must be acceptable to all stakeholders. This means avoiding creating cumbersome bureaucracies, heavy administrative and decision-making structures and many rules. If mistakes are made in one project, they can be contained in that project, and all those involved can learn and avoid these mistakes in the next project.

4. *The principle of reaching the poorest.* Slum redevelopment processes often respond to the needs of the better off, at the cost of the poorer community members; the solutions are too expensive and plots are too big, so they encourage speculation or poorer households to sell to richer groups. Slums, like the larger societies of which they are part, have powerful vested interests, entrenched power bases and inequality. Solutions need to work for the poorest and most vulnerable members; also for the groups that face discrimination (which in most societies means particular attention to ensuring women's equal participation). If it works for the poorest, adaptations will work for the better off.

5. *The principle of involvement in city planning.* Always working in ways that relate community housing with future city planning. People's housing should be at the root of human settlements planning in each district (although it rarely is). This is difficult for city authorities, especially where they do not understand the scale and scope of the community-driven processes that are building and developing homes and neighbourhoods. They need support to help build this understanding.

What does this imply for international agencies?

If the logic and learning cycles of the federations are applied to international agencies, this would suggest that they should:

- Support innovation and pilot projects for community-driven processes in all nations, especially where representative organizations of slum dwellers are ready to try new approaches.
- Support learning from such initiatives within that city and nation, and see what this implies for their policies within that city and nation.
- See how greater scale can be achieved without diminishing strong community-driven processes – i.e. going to scale is not so much by replication or expansion as multiplication – and supporting city or municipal authorities that want to support community-driven approaches.
- Consider how the city development strategies and the Poverty Reduction Strategy Processes that they support should involve the federations; despite the claim that these support “participation”, in reality few of these have recognized the federations as potential partners in really ensuring “participation”.
- Spread learning and shared experience among the international agencies. As discussed earlier, most international agencies will find it difficult to support community-driven processes because their structures and procedures were not developed to do so. There is a need for international funders who understand the requirements of community organizations and federations, for both project and non-project support. This includes recognizing the need for changes in their procedures for supporting locally determined solutions and locally generated resources, and not imposing externally driven solutions. To also recognize that the less money they contribute the better (which is never going to be

easy for them) – and that developing accountable, effective community-driven processes can be a slow, conflict-laden process, which must not be subjected to external pressure “to spend”. But also to recognize that international funding requirements may suddenly increase considerably, if circumstances permit a much-increased scale.

Thus, both bilateral donors and multilateral agencies need to develop ways to support community-driven processes of upgrading and new site development, including support channelled to the urban poor funds that already exist or can be formed within nations, and CLIFF-like funds, where organizations of the urban poor have the strength and capacity to use these. All this includes special attention to supporting community-driven processes that can develop strong and effective partnerships with local governments. *The fact that local governments have been so prominent in this paper shows that community-driven processes are not separate from local government processes – indeed, they are central to more effective local government processes.* This usually implies the need for intermediary funds located within low- and middle-income nations, on which community organizations and federations can draw and which are accountable to them – so donor funding is accountable downwards to urban poor groups and their organizations as well as upwards to rich-world governments (and their tax payers).

With regard to funding, this paper departs from much of the literature on meeting the Millennium Development Goals by not giving a strong emphasis to calculations of the estimated funding requirements that international agencies should provide. Earlier sections have given many examples of initiatives that brought “significant improvements” in the lives of many slum dwellers (some on a very large scale), that had unit costs that were far less than conventional international development-funded initiatives. This paper places greater emphasis on how governments and international agencies need to change the way in which they work with and support representative organizations and federations of the urban poor. Without such changes, increases in international funding to “significantly improve the lives of slum dwellers” are unlikely to be effective. It also has a much more explicit focus on “good local governance” than most of the MDG literature, whose discussion about governance and development focuses on national governance, not local governance.

If international agencies need goals and targets to motivate changes in their approaches, then it would be possible to recommend that multilateral banks and bilateral donors should allocate at least 7 percent of their funding between 2004 and 2020 to supporting local, city-wide and national strategies to “significantly improve the lives of 100 million slum dwellers”, and to allow the 700 million or so poor households that will be added to urban populations between 2000 and 2020 not to live in slums by 2020. This should also be recognized as contributing significantly to the achievement of several other MDGs, especially to expanding those reached with safe and sufficient provision for water and adequate sanitation, and greatly reducing infant and child mortality rates. This would mean a capital sum of around US\$ 6 billion a year. This is still a significant sum and means that, on average, external funding equivalent to roughly US\$ 600 per household is available for these 800 million people. When this is combined with the resources and ingenuity of urban poor groups and their organizations, and by local government buy-in, this is still a realistic figure. But as this paper has stressed, it is as much how this funding is used, and the relationships of the United Nations agencies and international funders with slum dwellers and their organizations, that will determine whether MDG Target 11 is achieved. International agencies often assume that the federations are seeking funding from them, when actually what the federations want is a more equal relationship with them and the right to influence what these international agencies do or support in their cities.

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