

HiFi NEWS

The newsletter of
the Working Group
on Housing
Finance and
Resource
Mobilisation for the
Habitat
International
Coalition

July 2000 No.7

Editorial

This seventh edition of *HiFi News* brings together a number of reports from housing finance initiatives around the world. From Brazil, there is news of the Shangri La Housing Cooperative in Rio de Janeiro, a small community that has been constructing their own housing using loan finance. Their activities have attracted sponsorship for a revolving loan fund and their repayments will provide finance for other cooperatives seeking to replicate their experience.

From the Philippines, an interview with Bill Keyes (who works with Freedom to Build) updates readers on what has been happening with housing finance for low-income communities since Estrada's election last year. Despite promises, the situation remains difficult. There is little loan finance available for lower-middle income and low-income citizens.

In Cambodia, the Urban Poor Fund continues to strengthen its activities. A recent visit by the Asian Coalition for Housing Rights and the Urban Community Development Office in Thailand provides an opportunity to review recent events including loan releases to community groups and the employment of a manager for the Fund.

In South Africa, the South African Homeless People's Federation has now built 8,000 houses with about two-thirds being financed partly by credit. The report outlines the innovation in housing finance that has taken place over the last five years. The most recent developments have included greenfield sites for housing with additional land being made available for a range of informal and formal commercial enterprise activities.

The growing interest in low-income housing finance is demonstrated by two further contributions. The first is a report by a staff member of KREP, a Kenyan NGO, and concerns their recent visit to South Africa. KREP has been lending for micro-enterprise development and would like to begin lending for housing development. The visit's aim was to explore different approaches and associated processes. The second report is from a recent conference on micro-finance for housing organized in Port Elizabeth (South Africa) by the Pelip Housing Company together with the Swedish International Development Cooperation Agency. The conference brought together a range of international experiences all seeking to provide finance for housing investment in low-income settlements.

LATIN AMERICA

The Shangri La Housing Cooperative – Rio de Janeiro, Brazil

The Shangri La Housing Cooperative is a 17-family community in Rio de Janeiro which provides housing for its members. The methodology used to establish and support the cooperative was inspired by the Uruguayan Housing Cooperative movement which has been important in that country since the 1960s.

The need for better housing in Rio de Janeiro is acute. In total, approximately 2 million people live in difficult conditions with inadequate housing, basic infrastructure and neighbourhood services. Besides being of direct benefit to the people involved, the experience of Shangri La seeks to offer an alternative to existing methods of housing construction in Rio de Janeiro and in the country more widely. House construction is generally undertaken by building enterprises with associated high final costs (often

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This newsletter is produced and published by IIED for the Housing Finance Working Group of the Habitat International Coalition.



IIED, 3 Endsleigh Street,
London WC1H 0DD

Tel: (44) 20 7388 2117

Fax: (44) 20 7388 2826

Email: dianam@dialogue.org.za

due to corruption) and with financing conditions that usually exclude the poor. In this context, there is a need for a wide variety of community based alternatives.

The cooperative

The members of Shangri La Housing Cooperative have been living on the same land for decades. The 17 families previously rented small wooden huts with just two bathrooms to cater for all the families. Many of the huts were in poor repair and had been patched up using any available scrap materials. The first step taken by the cooperative members was to buy the land, and the money for this was raised through parties, festivals and raffles. During these activities, the members began to receive solidarity and support from a church based group in the neighbourhood.

Having bought the land, the community asked for support from the Bento Rubião Human Rights Foundation (a local NGO) in order to ensure that their purchase was legal. At that time, the Foundation invited them to develop a housing cooperative, aiming to ensure the construction of well-built houses with a healthy local environment.

After an unsuccessful attempt to raise funds from the local government, the German agency Misereor agreed to capitalise a rotating loan fund scheme that would be administered by Bento Rubião and which would be used by three cooperatives in turn. Shangri La was to be the first.

By 1999, the cooperative had constructed 29 houses, each costing approximately U\$ 2,100. The houses are 42 square metres, and the living space includes a living room, kitchen, bathroom and two bedrooms. In addition to purchasing the tools and building materials, the funds were used to pay three workers with building experience. Every family was expected to provide 16 hours of labour each week. Most of those who

helped in the construction of the houses were women.

Members of the cooperative are also responsible for managing the development process. Management issues include lobbying governments to legalise their land holding and to install infrastructure in the area (such as water and sewage), buying and keeping the building materials, organising the mutual help construction scheme and taking care of social problems faced by members of the cooperative and their families, such as alcohol and drugs addiction, violence against women and children and unemployment.

The community was organised into three groups to assist with managing these goals and activities:

- the directors of the cooperative, responsible for the general supervision of all activities including representation to external agencies and coordination within the cooperative;
- the building committee, responsible for all activities relating to the construction of the houses (such as the purchase of building materials, and coordinating the paid workers and the mutual help process);
- the social committee, responsible for all activities relating to social-economic development.

The Bento Rubião Foundation provides advice to the cooperative. Its professional team includes lawyers, architects, social workers and administrators (for financial and management aspects.)

Housing finance

The loans for housing from the revolving fund are given for eight years. The interest rate is subsidised, with an average monthly payment of around U\$ 22 (at present, the interest collected just covers the inflation rate). If the families had to borrow on the commercial "market", the initial

payments would be approximately U\$ 25 and these would increase over the amortisation period (the time over which the loans are paid off), which would last 20-25 years!

Collectively, the families have paid already U\$ 13,000. The repayment rate is 89 per cent due to late and non-repayments, an estimate which includes those who are only two months late with repayments. This rate is very low when compared with the loans given by governments.

Good ideas spread fast

A new group in the neighbourhood has recently been formed, inspired by the Shangri La experience. The two groups meet weekly and the new group is being supported by the existing cooperative with skills and resources. Financial support will be given through the rotating fund. The fund's board members are the groups that have been financed already by the fund. As a strategy to ensure that rotation happens and that the processes are transparent, the board has decided that the repaid loan monies should be re-invested in new groups that are located close to the first group and/or in groups that are linked to them. It is hoped that this procedure will help to reduce non-repayment.

The new group is now looking for land in order to begin the construction of their houses.

Finally...

Two points need to be emphasised. First, there is an ongoing need for activities related to employment and income generation. Second, the cooperatives and the Foundation are developing many strategies to increase the available loan funds and to influence governments to introduce policies that support self-managed and mutual help processes of the urban poor.

Contact: Ricardo Correa

Interview with Bill Keyes, Freedom to Build, the Philippines

What is the current situation in the Philippines with regard to the provision of housing finance for the poor?

The new Filipino government has ostensibly backed housing for the poor but for many of those in need the situation remains very serious. And, as is generally realised, there is a long road between promise and provision.

The Philippines has a large and acute housing stock shortage and, in recent years, government investment in addressing housing needs has been woefully inadequate. The Aquino government (1986-1992) started to draw together some of the disparate and ineffectual programmes of various government agencies that had been in place earlier. From this, the Unified Home Lending Programme was created, managed by the National Home Mortgage Finance Corporation (NHMFC). This corporation imposed consistent mortgage terms and conditions to be applied across all government housing programmes, and reduced areas of inefficient overlap. As a result, government programmes became more focused in addressing the needs of at least some of the poor.

Financing was a key element of the strategy. Increasingly, the shift was away from central government provision and towards encouraging a range of private and public sector financial institutions becoming involved. The programme also provided subsidised interest rates.

The newly elected President Estrada pledged to keep the programme alive. But since it is now bankrupt, primarily owing to poor collection performance over the last six years, it is not an easy pledge to uphold.

People in formal sector employment could obtain a conventional mortgage through this Unified Home Lending Programme, with 25-year terms at 9 per cent per annum for units costing less than P 180,000 (US\$ 4,500). There were relatively few developers inter-

ested in catering to this "social housing" market.

Other than the Unified Home Lending Programme, which provided for families up to middle-income levels, the Community Mortgage Programme remains the major option for poorer families. The programme promises to financially back the poor if they can successfully negotiate with the owner of the land on which they are squatters. It offers a maximum per household loan of P 60,000 (US\$ 1,500) and an average loan amount of P 30,000, with an interest rate of 6 per cent.

From 1987 until September 1999, a total of P 2.7 billion was lent to 97,648 families in 803 communities. In the first nine months of 1999, 4,259 families have been assisted which represents approximately 24 per cent of the original target for 1999. The reasons for the slow progress were:

- the delayed release of funds;
- the on-going reorganisation of responsible state agencies;
- the tendency of government to further complicate the process.

The Community Mortgage Programme was initiated during the Aquino administration and its popularity has been long acknowledged with repeated governmental promises of quick processing and increased funding. Many poor families sought to join this programme which offered what the poor want most: security of land tenure.

Regrettably, government officials have shown little interest in overcoming bureaucratic obstacles, thus preventing expansion and simplification of the programme. Despite some achievements, in reality, little additional finance has been forthcoming, and families continue to struggle for access to the programme.

In 1998, just before the election, the NHMFC went bankrupt, primarily because collection efficiency fell to

approximately 50 per cent and, secondly, because the government insurance agencies that had been financing the programme withdrew from further support.

The Community Mortgage Programme, serving the very poor, was a shining counter-example, with an 80 per cent plus repayment rate in contrast to a 45 to 50 per cent repayment rate by NHMFC's higher-income beneficiaries.

What has Estrada done to improve this situation?

The Estrada government came to power with an expressed commitment to address the housing needs of the urban poor. However, the existing situation was both difficult and complex. For social housing in general, on the face of it, some existing aspects of legislation are adequate. The Urban Development and Housing Act enables municipalities to expropriate land for social housing if taxes have not been paid. The Act also stipulates that 20 per cent of either the land or the value of any new development for higher-income groups should go to low-income housing.

In reality, unfortunately, there has been little commitment from the local government or the courts or the responsible state bodies to enforce this legislation. Private developers, generally, have given only a lethargic and reluctant response.

With the collapse of the National Home Mortgage Finance Corporation, there is no institution other than the PAG-IBIG Provident Fund and the CMP presently providing mortgage funding to the poor.

Do the private banking institutions assist?

Only the rich can afford to borrow from the commercial banks with non-subsidised interest rates of 16 to 18 per cent. Usually, the term is for five years or less and there is no guarantee

of constructing housing as there is no financing mechanism available for its clients. Under these private sector loan terms, a monthly amortisation for a same loan value is approximately 50 per cent higher and therefore unaffordable to the poor. To soften the impact, government is attempting to establish an interest subsidy programme which, at present, is under study.

Whilst the Community Mortgage Programme continues to receive some government finance, the Estrada government has not yet achieved the capacity to help families that were previously able to obtain either CMP or UHLP loans. The "windows" are closed and, as a consequence, many low-income families have very few options at present.

In summary, the present situation is somewhat grim. But more attention is now being paid and specific promises of more focused and quantitatively significant action are being made. In time, this hopefully might, at least partially, alleviate the present situation.

Contact: Bill Keyes

News from Cambodia

The new fund in Cambodia took a further step forward when staff members from the Urban Community Development Office in Thailand visited Phnom Penh together with a delegation from the Asian Coalition for Housing Rights to provide support to savings and loan activities and anti-eviction struggles.

Loan releases: The team first attended the "loan granted" celebration in Russeikeo district. There were 200 people gathered on the beach at the fishing village, in cold weather and with a strong wind blowing. The ceremony was attended by the deputy mayor of Phnom Penh, local officials and politicians, groups of the urban poor from the SUPF network, NGOs, United Nations staff and the media. There was an atmosphere of celebration and enthusiasm.

The meeting started with the deputy governor delivering his speech to a large crowd of women sitting on the floor, under tents. There followed the signing of the loan contract between Urban Poor Development Fund (UPDF) and *khan* unit of SUPF (*khan* is the lowest level of local government). Mr. Mann Chhoern signed on behalf of the Urban Poor Development Fund and a women representative on behalf of recipients. Cameras flashed and film of the event was later shown on the evening news. Then, the first tranche of the US\$ 15,000 loan was delivered.

The next day, the visitors explored communities along the Tonlesap river which are currently the municipality's main focus for eviction. The government wishes to clear a 30-50 metre wide stretch of land along the river to make a park, and it is tiring to listen to this old story time and again, stretching back over 30-40 years until the present day and from one country to another. Today it is the story of Phnom Penh and, perhaps, Ho Chi Minh City as well. Thousands of families are to be evicted to beautify the city and to attract inward investment.

Building in Phnom Penh: In order to show the visitors an overall picture of the development process in Phnom Penh, an afternoon trip to several communities and projects was organised. At the Toul Svey Prey relocation project, the group shared information about loan recording systems and Chamnan (a community leader) showed the repayment records for the group and the members. The Urban Community Development Office staff members commented that it was a simple system compared to their own, which allowed the group to add a margin to the interest rate to cover their own costs and which separates the interest and capital component of each repayment.

Two young Thai architects who came as part of the young professionals programme of the Asian Coalition for Housing Rights were curious to understand why the average loan was only US\$ 400, lower than is the case in Thailand. After checking the costs of bricks and cement, they realised that the building costs are not much cheaper, however, many community members top up the loan with their own materials. Hence the US\$ 400 relates more to the level of loan repayment that is affordable. A further advantage of having a loan ceiling that is slightly lower than the basic construction costs for a completed house is that this allows the community group and allied professionals to explore the potential and hidden strengths of the people in mobilising capital for construction.

Toul Sambol: In the late afternoon, a visit was made to Toul Sambol, about 10 kilometres from Phnom Penh city. This community is a conventional resettlement project whereby evicted communities are resettled on state land some distance from the city. The community received the land free of charge and the infrastructure was provided by UNCHS. At present, the site is occupied by lots of toilets erected in the style of old-fashioned sites and services schemes, a method of provision which does not appear to work anywhere in the world yet continues to be repeated. Despite the strange toilets and the distance from the city, the community appears to be moving forward.

ASIA

Urban Poor Development Fund: The Thai group had been asked to help with the recruitment of a manager for the Urban Poor Development Fund. The selection process started with a group interview and discussion including all ten applicants. A whole morning was taken up with the group interview, which considered a range of questions such as: "Why are you interested in this work?" "How do you view the problems of the poor?" and "What do you think should be the role of UPDF?" Chamnan and Pasovanna (both community leaders) also asked what they thought were the most serious problems of the poor. Further to this group interview, the applicants will spend a day at three communities where there are UPDF activities. In each of these communities, there are unresolved situations and the applicants will be asked to write about what they have seen and what suggestions they might have. During this process, five community leaders (three of whom are women) will follow the applicants to record their performance.

In general, the people who have more experience in community and savings activities seem to be less well-suited to this job. The new development culture of UPDF may make it difficult to find someone who fits with the requirements.

Women's Bank: On the last day, the Thais observed a meeting of women group leaders from several *khans* (local districts) to discuss how to form a women's bank. This discussion followed an exchange visit to Sri Lanka. One of the women leaders conducted the meeting with some men coordinators from SUPF shouting from the back to help. An organisational structure of chairperson, secretary, treasurer plus other posts has been drawn up. The ACHR team shared some experiences from Thailand and supported the idea of many savings and loan groups coming together in a structure similar to the Women's Bank. However, they also stressed the importance of not rushing this process.

Contact: Somsook Boonyabancha

AFRICA

Kenyan experience of South African Low-cost Housing Projects

As in many parts of the world, Kenya is experiencing a huge housing deficit, especially in the urban areas. This is compounded by deteriorating economic conditions, which lowers the average citizen's purchasing power, and skyrocketing property prices which are way out of reach of most Kenyans. The government's inability to meet this housing demand has resulted in an improperly planned informal housing sector which lacks some of the basic services such as sewerage, and which forms the largest supply of rental stock to low-income earners. Despite this, most Kenyans dream of owning their own home in either urban or rural areas. A major hindrance to this dream has been a lack of finance and credit in order to access land and housing, as the conventional banking institutions consider lending to the poor too costly and involving. It is against this background that K-Rep Holdings Ltd. is developing a low-cost housing programme aimed at low-income people in Kenya.

This programme aims to incorporate three aspects:

- low-cost building technology to address the issue of high prices of building materials which push up building costs and make home ownership costs prohibitive;
- community mobilisation so that the communities are able to run such housing projects in the future;
- low-cost house financing to address the lack of access to housing credit among low-income people in Kenya.

As part of product development, a two-person team from K-Rep visited various low-cost housing projects in South Africa. The aim of the visit was to familiarise the team with low-cost building technologies/strategies, financing, and community mobilisa-

tion techniques employed by the various projects. The exposure generated various lessons and comparisons between the two situations.

The South African government is offering housing subsidies. As a result, infrastructure and top structure building costs are low and affordable. Since most beneficiaries rely on the subsidies to finance the construction of their houses, most low-cost housing projects focus on efficient and cost-effective delivery of low-cost houses within the subsidy budget. They also provide bridging finance to approved projects. The low-cost house financing is limited due to the reluctance of low-income earners to get credit, as they would rather get the "free" government money. The sustainability of the subsidies is, of course, limited and credit or revolving funds may be the answer in the not too distant future.

Some very useful lessons were learnt on the use of family labour, on small contractors, on creating competition among suppliers to minimise labour and material costs, and on options in the design of the houses. The technological aspects were interesting but their transfer is subject to their viability in the Kenyan context. Financial lessons were few due to the aforementioned reasons but very innovative. Especially interesting was the Abahlali rent-to-own project by the Delta Foundation in Port Elizabeth. Their cost-control measures in the Missionvale project were also interesting.

People's Dialogue had interesting experience in community mobilisation, with their very sustainable community management approach. K-Rep will try to incorporate the lessons learnt in its project design and delivery.

Contact: Lilian Macharia

Housing Micro Finance Conference

Increasing attention is being given to the problems of housing within low-income communities and the need for new solutions. Of particular interest is the role of savings and loans both in mobilising local residents and in providing the necessary credit for incremental improvements and new build.

A recent conference in Port Elizabeth brought together a number of perspectives from South Africa and beyond. The conference was organised by the PELIP Housing Company together with the Swedish International Development Co-operation Agency. PELIP brought to the conference their own experience with lending to low-income households. The agency has worked in Port Elizabeth to provide loans of US\$ 160-880 to low- and lower-middle income households.

However, conference presentations drew on a much wider experience than that of Port Elizabeth. Some common themes emerged. In partic-

ular, the difficulties faced by the formal sector financial institutions in South Africa (and elsewhere) in reaching the lowest-income families were emphasised by many presenters. In general, the formal financial banking sector generally has little experience of working with the poor and is reluctant to take on the risk. As profit-making enterprises, they wish to maximise their income and, hence, they are cautious of entering a market that might only show returns in the medium to long term. In this context, the banking sector is looking for partnerships with civil society organisations. Such partnerships reduce the risks involved and increase the likelihood of commercial success.

At the same time, the importance of the role of government in providing micro-finance for housing was also recognised. The Port Elizabeth municipality recognised that the state housing subsidy available in South Africa was insufficient for addressing housing need and did not take into

account beneficiaries' willingness to invest in housing. As a result, they provided support to the loan initiative that, later, grew into PELIP.

A further common theme was the importance of, and the difficulties in, reaching the poorest members of the community. The micro credit conference had this objective as one of its four goals. What emerges from many experiences inside and outside South Africa is that the poorest can be reached if the institutions that are developed are ones which cater for them and which work with the informal systems that are part of their livelihood strategies. A further critical feature of schemes that reach the poorest is the provision of loans that can be used for any of their needs. PRODEL in Nicaragua, FUPROVI in Costa Rica and the South African Homeless People's Federation have sought to provide integrated loan systems with credit for both housing and micro-enterprise development.

Copies of the presentations are available in book form and on CD-ROM.

Contact: Schalk Potgieter

From homes to neighbourhoods – South African Homeless People's Federation

The experience of the South African Homeless People's Federation demonstrates the importance of a Federation in developing options for settlement upgrading. Existing models of urban development do not work for the lowest-income families. But it is too much to expect any single settlement to take on the burden of innovating alternative models for neighbourhood development. The Federation has passed around the responsibility for exploring new approaches between the 300 groups that are currently building.

The Federation had prioritised savings and loan activities among their members. In fact, the Federation itself was formed in 1994 from a network of housing savings schemes that were working across South Africa. At the

time, despite their name, the schemes had concentrated on bringing members' savings together in small revolving funds to help members with their need for emergency finance and small loans for micro-enterprise development. But, from the beginning, one objective had always been secure loan finance for housing improvement. During 1994, the Federation established its own loan fund, uTshani Fund. At the time, uTshani had a clear focus on housing, since when it has grown into much more.

Houses – from 1995

Between 1995 and 1996, the Federation considered options for housing development. They had to deal with technical issues and put in place loan systems. Housing loans of up to R 10,000 per family were made

available to housing savings schemes with reasonably secure land tenure. In 1996, over 100 loans were released. By the end of 1999, this figure has increased to 4,000.

The Federation faced another challenge in financing housing. A government subsidy programme existed but could not be accessed directly by community organisations. A further achievement in 1996 was to secure agreement from the national Department of Housing and the Eastern Cape Provincial Housing and Development Board to release subsidies to housing savings schemes. In such situations, uTshani housing loans became bridging finance with all or most of the loan being retired when the subsidies were released.

Land - from 1997

Land tenure became an increasingly critical issue. Not only were the Federation leaders responsible for uTshani reluctant to give loans where tenure was uncertain but the housing subsidies could only be secured for families with tenure. 1997 and 1998 became years in which the Federation innovated in land acquisition strategies which, of course, required finance. The housing subsidy involved a catch 22 situation. Families could not apply without land... but without finance how could they obtain land? In a few cases, the Federation negotiated with the Department of Land Affairs who then provided bridging finance prior to the release of housing subsidies. However, this is not possible for all groups. Increasingly, uTshani is making bridging finance available for housing savings schemes to purchase land. They can then apply for subsidies and pay back these loans.

Infrastructure - from 1998

Once land had been acquired, the Federation turned to infrastructure. The financing needs in the case of infrastructure are not complex. In all the greenfield developments, the state housing subsidy includes the cost of infrastructure. It might seem that (unlike the case with land) there should be no need to pre-finance infrastructure investment. However, in practice, there were big delays in subsidy release. Communities were frustrated, waiting for the paperwork to be completed and for the finance to be released. As importantly, the Federation wanted to innovate with new forms of community installed infrastructure. Experiences in Port Elizabeth and Gauteng suggested that the cost of community installed infrastructure may be up to half the cost of infrastructure provided by commercial contractors. Once more, uTshani became a source of bridging finance, enabling the Federation to invest in new approaches in order to demonstrate to government the value of community managed development.

Commercial Development - from 1999

The next step for uTshani has now

been taken, with a fourth stage in the Federation's process of innovative urban development, namely, commercial ventures. The Federation has long recognised the need to include space for formal and informal commercial activities within its greenfield developments. Apart from the obvious benefits in terms of employment and income generation opportunities, and the increased availability of goods and services, selling, leasing or renting commercial space offers an income to the Federation. This income can be used both to increase the Federation's autonomy and to assist with the provision of local services such as crèches. Once more, finance is playing a critical role. In particular, loan capital provides bridging finance for land purchase and potential infrastructure development, investment funds for the community to build markets and permanent structures for the informal sector, and investment capital for the micro-entrepreneurs themselves.

Loan finance is available for conventional income generation lending. For example, in VukuZenzele Community Housing Development (Cape Town), double-storey workshop houses provide a ground floor area for small factories or retail space. In Piesang River (Durban) and Oukasie (North West Province), local savings schemes are supporting small cooperative ventures to ensure that even the poorest members of the Federation can participate.

At the same time, funding has been provided by the Welfare Department for physical infrastructure to enhance trading and provide additional funds. The commercial centre in Piesang River faced severe delays in obtaining access to land but by April of this year these problems had been overcome and the land was secure.

The identified land is well located on a well-used road. It is about five minutes walk from the major thoroughfare that passes through the settlement. Nine containers have been placed in the area and a wall has been

constructed around the containers to provide additional night security. A range of activities has been initiated. There is a soft drinks supply for local sparza shops, cement which is delivered to residents' houses, a hair dressing salon, a tuck shop, a vegetable shop, beer sales and a butchery which will also braai (barbecue) meat for their customers. The centre has proved an immediate draw for surrounding residents, some of whom are already frequent users of its facilities. The sellers are all young people who were previously unemployed. At night, the centre will provide secure car parking for local residents and thus contribute additional funds for the running of the centre.

Loan finance is not restricted to commercial centres. At Hazeldean Farm (Cape Town), a loan has been given for land purchase to launch a joint venture in Arum lily production. The lily grows naturally in the Western Cape and is one of the top 30 best-selling flowers. The area is in the centre of one of the Federation's housing developments, helping to keep green space in the city as well as providing employment for local residents. Jobs are provided through flower production and sales. In the medium term the venture is also expecting to market the bulbs to plant nurseries, thereby generating additional employment and income.

Perhaps the greatest challenge is in ensuring that the poorest members in the settlement benefit equally from these developments. It has long been acknowledged that many micro-enterprise support programmes fail to reach the poorest and most vulnerable members in the community. The goal of the Federation is to work with the poorest of the poor, hence a need to develop new models and approaches. The forthcoming months are seen as a period of experimentation. The skills and capacities of Federation members will be used to develop inclusive neighbourhoods providing houses, services and income opportunities for all local residents.

Contact: Joel Bolnick

What next to do?

Do you want to participate? Here is some information:

- Contact one of the three groups supporting the regional network (see centre pages).
- Add your name to the mailing list for more information.
- Send us information about your activities: short articles, letters, details of forthcoming events and publications. We are happy to receive items in French, Portuguese and Spanish for translation.

How can the work of this group be most useful to you?

Please send your requests. For example do you want contacts? We can distribute the mailing list to all those on it at regular intervals. Do you need training? We can identify national, regional and international sources of training. Do you want exchanges with other groups doing similar work? We can help identify appropriate groups in your area of interest and expertise. Please mail, fax or e-mail your suggestions to us.

Web page

Our web page now has copies of all back issues of the newsletter. Contact the page on <http://www.gn.apc.org/hichfin>

Contact addresses for further information

Joel Bolnick, People's Dialogue on Land and Shelter,
P O Box 34639, Groote Schuur 7937, South Africa.
Tel: 27 21 447 4740.
Email: joelb@dialogue.org.za

Somsook Boonyabancha, Asian Coalition for Housing Rights,
P. O. Box 24-74, Bangkok 10240, Thailand.
Tel: 662 5380919.
Email:achrsec@email.ksc.net

Ricardo Correa, Fundacao Bento Rubiao,
Email: cddhbr@ax.apc.org

Bill Keyes, Freedom to Build,
Social Communication Center Building,
R. Magsaysay At Santol. Sta. Mesa, Manila;
Tel: 716 1493. Fax 632 631 4060.
E-mail: freedomkeyes@pacific.net.ph

Lilian Macharia, Senior Research Officer, Product Development.
Tel: 254-2-572422. Fax: 254-2-711645.
E-mail: k-rep@arcc.or.ke;

Schalk Potgieter, PELIP, Port Elizabeth, South Africa.
Email: spotg@iafrica.com

Return to:

International Institute for Environment and Development, 3 Endsleigh Street, London WC1H 0DD, UK
Fax: (+44) 20 7388 2826 Email: dianam@dialogue.org.za

Name: _____

Address _____

Email _____