

QUICK
GUIDES
FOR
POLICY
MAKERS



housing the **poor** in Asian cities



UN-HABITAT



United Nations
ESCAP

6

**COMMUNITY-BASED
ORGANIZATIONS:** The poor as
agents of development

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The above contributions have all shaped the Quick Guide series, which we hope will contribute to the daily work of policy makers in Asia in their quest to improve housing for the urban poor.

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"It is vital that in the long run, communities of the poor, as the main group seeking social justice, own and manage their own development process, and become central to its refinement and expansion."

Sheela Patel, SPARC, India



PHOTO: SPARC

Community-based organizations: The poor as agents of development

QUICK GUIDE FOR POLICYMAKERS NUMBER 6

The emergence of community organizations of the poor in Asia has been a very important development during the past two decades. As structures which allow poor households and poor communities to move from isolation and powerlessness into collective strength, these organizations have become powerful development mechanisms in their countries — and they belong entirely to people.

Besides providing a means of idea-sharing, asset-pooling and mutual support, community organizations create channels for poor people to talk to their local and national governments and to undertake collaborative development projects in housing, upgrading, land tenure, infrastructure and livelihood. Asia's poor communities are increasingly delivering housing and community improvements, in collaboration with other development stakeholders.

Community organizations can be valuable and resourceful partners when it comes to finding viable housing solutions for the poor. Community organizations must play a central role in finding solutions to their own housing problems. Understanding how they develop, how they function and what tools they use is of great value to policy makers, especially in the context of increasing decentralization. This guide introduces these aspects of Asia's community organizations.

This guide is not aimed at specialists, but aims to help build the capacities of national and local government officials and policy makers who need to quickly enhance their understanding of low-income housing issues.



"One thing that we have learned over the years is that neither doom-and-gloom scenarios nor destructive criticism will inspire people and governments to act. What is needed is a positive vision, a clear road map for getting from here to there, and a clear responsibility assigned to each of the many actors in the system."

Former UN Secretary General Kofi Annan

Poor communities: An untapped resource in Asian cities

The urban poor are the designers, builders and suppliers of the majority of affordable housing in Asia's cities. Their self-help efforts have done what decades of government housing programmes, formal-sector development projects, housing rights campaigns and international development interventions have failed to do: to provide most of the urban poor with shelter and basic services, at prices they can afford and in locations and arrangements which meet their immediate basic needs — right now when they need it, not in the distant future.

These informal systems for supplying housing and services in poor and informal settlements are not ideal, largely "illegal", often inequitable and sub-standard in many ways. But they represent a reasonable response to urgent necessity, where no alternatives exist. In this evidence of human resourcefulness, there is a remarkable independence, and self-generating vitality which is one of the great, untapped sources of energy in Asian cities.

Governments have tended to look at slums and informal settlements as a serious problem to be reckoned with, as blights on the urban landscape, as dens of anti-social elements or as evidence of

civic misbehavior which should be punished. But over the past two decades, many governments and policy makers have taken a second look at informal settlements — and the poor communities who make them — and are recognizing the constructive role these communities (and their organizations) are playing in finding large-scale, lasting solutions to city-wide problems of land, housing and livelihood.

Most Asian cities have a long, grim history of housing project failures: social housing developments that ended up housing the wrong target group, pilot projects that never scaled up, sites-and-services schemes where nobody wants to live and relocation projects abandoned to speculators.

Many governments and housing professionals are realizing that these top-down projects, which were designed without much involvement of the poor they were meant to serve, are never going to solve the growing problems. And they're also realizing that when poor community organizations are at the centre of the planning and implementing of housing and development programmes which affect them, these programmes are more likely to be successful.

A long history of self-reliance

Self-reliance is the basis for most aspects of how urban poor communities are formed, how their residents get land to settle on, how they build, buy or rent houses, how they get access to water supply and electricity, how they pave their swampy walkways, how they get loans in cases of emergency, how they find jobs and how they survive in a city that offers them very little help. A poor settlement which may look chaotic to an outsider, is in reality an extremely complex field of compromise, mutual support, mutual dependence and resourcefulness from all its different residents, who are often dependent on each other.

If an informal community is able to stay in the same place and is not evicted for many years, it's likely that the community will gradually improve and consolidate: housing and living conditions will improve, support structures will deepen and collective systems for resolving needs and problems within the community will get stronger. Many communities develop considerable capacities to organize themselves, collaborate with other organizations and develop pragmatic

relationships with local politicians and government agencies to get the things they need in the settlement. This is how community organization begins, but it is almost never easy.

Most of the community organizations that emerged in Asian cities in the 1960s and 1970s were formed without any intervention or support from local authorities or government agencies. On the contrary, most local authorities were reluctant to negotiate with community organizations, since any official collaboration with "illegal" occupants of land might be seen as bestowing on the slum-dwellers some degree of legitimacy. In those days, not many local or national government agencies were inclined to offer assistance to poor communities or to seek their cooperation in implementing their various social or physical development initiatives.

As a result, the settlements were left more or less on their own, and if improvements in their housing or living environments were made, it was usually by the communities themselves, and usually in isolation from existing programmes or government housing agency agendas.



PHOTO: LUMANII

For as long as human beings have been around, they have organized themselves into communities in order to survive, and in order to collectively meet needs which they can't meet as individuals: physical, emotional, economic, security and cultural needs. This collective self-reliance is very much alive today in Asia's urban poor communities.



The real kind of community participation:

If project organizers can adopt open-ended and flexible design and implementation strategies through all aspects of their development projects, even newly-formed community organizations can grow along with the project, and the outcomes will almost certainly be physically more appropriate and socially more sustainable.

Community organizations: the real and the fake ones

After a few prominent success stories in the 1970s and 80s, involving path-breaking collaborations between community organizations and government housing programmes, "community participation" became the new buzzword. More and more development projects in Asia were designed with the precondition that community organizations had to be partners in the project. In many of these projects, no community organization was yet in place, so new ones had to be hastily formed.

In most instances, these brand-new community organizations turned out to be pretty weak because their only purpose was to comply with project rules, or to ensure that the community members made "cost-sharing" contributions in cash or labour. Since these community organizations were last-minute add-ons to projects that were conceived and implemented without much real community involvement, most of the projects failed. And when they failed, it was invariably the community residents who got the blame.

In many of these "top-down" kinds of projects, the government officials and support professionals

leading the process had no real interest in understanding or engaging with communities, or building their capacities through the process of project design, planning and implementation. The participation of these new, project-created community organizations was limited to a rubber-stamping of conventional housing delivery programmes which had been all worked out in advance, and were expected to go ahead without any significant modifications to accommodate the resident's priorities, needs or financial capacities. And that is one of the surest ways to ensure that community organizations never mature.

Real community organizations that are grounded in a common struggle to meet poor people's needs can be started in many different ways. They can start spontaneously, or they can come out of eviction struggles. They can even start through an NGO intervention or within a big development project. But whether these community organizations can grow into the real kind, or remain token organizations with no substance or strength, depends on how genuine people's participation is.

"Stirring many pots"

Many community organizations are learning that the secret of keeping their movements alive is working on many fronts and initiating many activities at the same time

Real change doesn't happen over night. It can take a very long time. This is something that most development interventions and formal housing programmes don't acknowledge. Finding lasting solutions to urban poverty and housing takes patience and requires staying power in community organizations. Many people in poor communities have to want to change the situation, and that scale of common wanting can't be achieved until they have tangible evidence that change is possible.

In the past, many good community organizations have been formed and grown strong in their united response to a single, critical problem (like eviction), but then weakened once that problem was resolved. If a community organization depends on a single issue, one crisis, or one pilot project to sustain its mobilization process, that puts too much pressure on that issue to be resolved or that pilot to be successful, or people will lose heart and the organization will collapse. A healthy, strong community organization needs time to develop, and develops best when it keeps busy addressing many different needs, on many different fronts, and in several ways — at the same time.

Sheela Patel, with the Indian NGO SPARC, describes this necessity for activities on many fronts as "*stirring many pots*". While you wait for one pot to be ready, another might be boiling over, ready to take off the fire. There is always something ready to keep the excitement and enthusiasm going, even while other pots may still be cold. This is very different from doing one

thing carefully until it's perfect, and then replicating it. When big and small pots in many different places are all simmering away on their separate fires, pot-watching can help create enough momentum to keep community organizations growing and active.

Stirring many pots is also a means for accommodating the widely varied needs that exist within any poor community, where men, women, children, youth and elderly may, for example, have different needs and levels of poverty. The more activities there are, the more room they create for new leaders to emerge, for new people to get involved in things they're passionate about, and for power within the community to be spread out among lots of people — through active involvement. When they open opportunities for people to get involved, these different activities also provide an opportunity to release tensions and frustrations which always exist in situations of poverty.

Source: ACHR



PHOTO: UDRC - MONGOLIA

Community movements that were born in struggles against eviction have transformed themselves into pro-active leaders in a process of finding solutions to housing problems in their cities.



From confrontation to negotiation, and from resistance to collaboration

Many of Asia's urban community movements were born in fire, through resistance to evictions. The threat of eviction has prompted groups of the poor to come together and organize themselves to protect their settlements. This focus on a common crisis helped increase people's awareness of their shared predicament as illegal occupants of somebody else's land, and their common need for decent, secure housing. These struggles to defend their homes and livelihoods against eviction caused many things to happen in poor communities:

1 These struggles pushed people into a better understanding of the cities

which marginalize them, the legal systems which criminalize them, and the housing rights which are denied them.

2 They brought community members into contact with wider networks of people and organizations who were sympathetic to their struggle.

3 They helped people to develop effective decision-making structures and to generate capable and responsible leadership within their community organizations.

4 They helped build trust, commitment, democratic decision-making systems and cooperation among community members.

All meant stronger, more sophisticated community organizations, better equipped to campaign creatively and negotiate effectively with the same authorities who used to demolish their houses.

What began for these embattled communities as a short-term, defensive response to a crisis, gradually grew into a more proactive process of focusing on the longer-term goal of secure housing, through preparation, dialogue and negotiation.

Although the evictions kept happening and poor people continued to be thrown out of their settlements in the city, the work of several long, difficult eviction struggles eventually resulted in some big breakthroughs in land tenure and housing for the poor. These became precedents for other communities and other cities to emulate. And in turn, these precedent-setting alternatives showed local governments and communities that working together (instead of against one another) can lead to lasting housing solutions that work for everyone: for the poor and for the city they are part of.

"Stand behind us, not in front. We can speak for ourselves."

NGOs can be vital allies to people's organizations by providing them back-up support in different ways. NGOs can also be a valuable link between the formal systems and the realities, common sense and confusion that constitutes poor people's lives. But the word from strong community organizations to their NGO partners is this: *"We can speak for ourselves. Stand behind us, not in front of us. The main thing is to strengthen the people's process, not to manipulate it or create dependency."*

NGOs have played a big role in helping poor communities in many Asian countries to organize themselves into self-managed organizations with enough capacity and scale to address all kinds of problems they face, from land and housing, to access to basic services, to issues of health and welfare and better employment opportunities. There are still a few countries where autonomous community

organizations (and their NGO supporters) are perceived as a threat to national stability and kept under tight control. But in most Asian countries, NGOs have had the freedom to ally themselves with community organizations, and these NGO-community alliances have led to some of the most exciting and ground-breaking solutions to the problems of urban housing and poverty (more in the "Partnerships" sections later in this guide).

In the last two decades, NGOs have been increasingly accepted as key actors in the new partnerships that have allowed governments and local authorities to enter into dialogue and joint ventures with community organizations on issues of poverty alleviation, housing and basic services. But even so, it is important for NGOs to resist the habit of dominating or speaking on behalf of their community partners — and this is not always an easy thing to do.



PHOTO: UN-HABITAT

The only constant:

Projects come and go, NGOs leave or change focus, donor grants dry up, development paradigms come in and out of fashion, professionals move on, governments change and bureaucrats get transferred. The degree of flux in the development world is unsettling but a fact. The only constant is the poor communities themselves. After millions have been spent and the consultants have gone home, people will still be needing a secure place to live, a job, a toilet and a water tap.

Source: ACHR

Community participation: from full ownership to manipulation

There are all kinds of ways that communities can participate in the process of resolving problems of land, housing, livelihood and access to basic services. As the ones who face these problems directly they have the greatest understanding of these problems and the most powerful motivation to solve them. Despite this, a lot of NGOs, development organizations and government agencies do not fully consult them and seek to impose their own ideas through projects and programmes, with communities being allowed to participate only in fairly insignificant ways. Similarly, representative democracy is not always fully participatory with enough room for consultation with communities by locally-elected leaders. In fact, community participation can take many forms:

1 Participation through full ownership: Communities are in control of decision-making and the government enters into initiatives as required by the community. In this form of participation, government responds and supports, rather than leads the process, and the community manages, implements and controls the initiatives it has designed itself, according to needs and priorities it has identified.

2 Participation through cooperation: Here, the government and communities cooperate on working towards a shared goal, with a strong form of community decision-making, often facilitated by NGOs. Communities are involved at an early stage, and vulnerable groups within communities (often women) are encouraged to take part.

3 Participation through consultation: The participation of communities is sought with good intention, usually by organizing forums which give people a chance to share their views on a planned intervention. Even if the decision-making and information is controlled by an outside agency, the project may be adapted in the process to more closely suit local needs, based on what comes up in these forums. Communities may not have much control, but allowing them to at least voice their opinions gives the project some degree of accountability.

4 Participation through information: It may look like the community is participating, but they are only being given information about what is going to happen, whether they like it or not. People have no room to express their opinions or influence change, and the process is usually not transparent. The objective of this kind of "participation" is usually to reduce potential resistance to a project (such as giving up community land for road-widening).

5 Participation through manipulation: In this form of participation, communities are only included for exploitative reasons. There is no participatory decision-making, and communities are used mainly for political gains, free labour, cost recovery or to meet donor conditions.

Source: Adapted from Plummer, 2000

Partnership: 7 ways poor community organizations are helping their governments solve problems of land, housing, basic services and poverty in Asian cities

The problems of land, housing and services in Asian cities are too big and too complex for either communities, governments, cities or development agencies to solve alone. Good solutions to these problems that reach the scale of need require partnership, but partnership isn't easy. Especially between the poor and the state, who have a long history of mutual distrust to get over.

One of the principles of any good partnership is finding a way that each partner does what it does best and letting the others do what they do best, so the parts all add up to a workable whole. This kind of problem-solving is many sided and makes for some of the best solutions. But partnership takes time, and can only be developed through practice.

There are many things which poor people can do better and more efficiently than the state. Informal communities already contain all the expertise that goes into building cities: masons, carpenters, plumbers, electricians, laborers. When you add the confidence, skills, scale, innovation and organizational capacities which Asia's community organizations have built, refined and scaled up in the past two decades, you have an enormous problem-solving resource

at your disposal. If the skills housed in these community organizations can build cities, they can also be channeled to improve the lives of those large populations in Asia's cities which have been left out.

Partnership between government agencies and poor communities is new. When government agencies can step back and do only what communities and people can't do by themselves, it requires adjustments in administrative attitudes and mind-sets on both sides. But this kind of partnership, and the devolution of control that it involves, represents a strategy for governments to achieve genuine decentralization and the full participation of poor people in the programmes which affect their lives.

In many Asian cities, poor community organizations are now involved in large-scale partnership initiatives with their cities and other actors to find effective, lasting and replicable solutions to these problems. The outcomes of these partnerships comprise some of the most innovative and exciting work happening in development today. These projects show that cities and poor communities can work together, and that it's better for everyone when they do.

The problems of the poor are problems of the whole city

This is not only a matter of equity, or rights, but of fundamental urban equations. All parts of a city are interconnected. If the city's infrastructure, for example, allows soil and garbage from half the city's population to flow into the river untreated, that's not only bad news for the under-served poor, it's bad news for the city as a whole. When you plan for poor people's land, housing and basic services, it's good for the whole city.

Source: ACHR

Partnership in practice:

1

Partnership with community organizations in housing

The city of Phnom Penh, Cambodia, makes a good example of how a partnership between organized poor communities and their district, municipal and national governments (with support from UPDF, the local community development fund) can create opportunities to provide decent, secure housing for the city's poorest citizens — in a context where eviction was once the only housing strategy.

It is hard to imagine a more difficult context than the one in which this partnership emerged. Decades of war, political upheaval and unspeakable hardship have torn communities apart in Cambodia, scattered people across the country and obliterated links with the past. As the country gets back on its feet and money pours into its economy, poor migrants from the provinces are drawn to the city for jobs in the new factories, on the construction sites and in the burgeoning service and tourism sectors.

For the poor, Phnom Penh is a city of hope and opportunity, but when it comes to finding decent, affordable places to live, most have no option but to build shacks in the city's 550-odd informal settlements, on open land, and along roadsides, railway tracks, canals and rivers, where conditions are unhealthy and insecure. And as the city develops, pressure on urban land is increasingly bringing about conflicts between the poor communities and commercial interests — conflicts which have brought about very large-scale evictions.

Cambodia, unlike its neighbours Thailand and Vietnam, still has no formal support systems for the poor: no housing board, no ministry of hous-



PHOTO: ACHR

ing, no legislative mechanisms for regularizing informal settlements, no government programmes to provide basic services or to support people's efforts to improve conditions in their settlements. There is almost no housing finance to any sector — poor or middle class. And the municipality, which has been overburdened with challenges such as flood control, crime and economic development, has had difficulty responding to the needs of the city's growing poor population.

Since 1998, the network of urban poor savings groups has worked with their district and ward officials to develop housing and settlement improvement projects in nearly a third of the city's poor communities. With modest housing loans and upgrading grants from UPDF, these communities have planned, built, managed and paid for 3,000 houses in 108 communities — all in a city with no other options for poor people's housing.

Source: UPDF/ACHR

Housing partnership in Phnom Penh, Cambodia

- The people design and build their own houses and new settlement.
- The municipality and Prime Minister pay for the new land.
- UPDF provides soft housing loans and infrastructure subsidies.

For 15 years, a community of poor households had squatted on land at Prek Toel, next to Phnom Penh's garbage dump in Mean Cheay District. Most earned their living gathering, sorting and selling recyclable waste on the dump (including children) earning \$1–\$2 per day. Living conditions were bad: no toilets, drainage or roads, and serious flooding. When the community faced eviction in 2003, Phnom Penh's community network helped them start a daily savings group and begin looking for land nearby which they could eventually buy. Through the savings network, the municipality heard about the case and agreed to support the people's self-help housing efforts and buy nearby land for resettlement, which the people could choose.

1 LAND: The 2-hectares of land the people found, just 2 kms away, was bought from a closed-down factory. So besides the land, they got an old factory building, which the community now uses for a pre-school and community centre. The land cost \$120,000, of which \$40,000 came from the Prime Minister and \$80,000 from the Municipality. All 159 households (826 people) moved to the new land in July 2003. The people will get individual land title after staying there for five years.



PHOTO UNESCAP

2 SETTLEMENT DESIGN: With help from young architects at UPDF, the residents developed a settlement layout with a playground, community centre, collective garbage recycling workshop and 159 house plots (72 square metres each), to house the original 116 households from Prek Toel, and another 43 households who'd been evicted nearby.

3 HOUSES: 59 households took housing loans from UPDF of between \$200 and \$500, which they repay in monthly, weekly or daily repayments, according to their earning pattern. Others built their houses using materials such as recycled timber and tin sheets from their old houses and will upgrade them gradually.

4 INFRASTRUCTURE: With a modest upgrading grant from UPDF and UN-HABITAT, the residents laid 866 metres of graveled roads, built two drainage lines, set up a sewing centre and built a few shared toilets. Shared water taps were provided by the municipality. The resident's next step is to concrete the roads and plant trees.

Source: www.achr.net

2

Partnership with community organizations in resettlement

The resettlement of several thousand households to make way for the much-needed expansion of the railway tracks in Metro Manila makes a good example of how resettlement can cause less disruption to the poor if community organizations are key partners in the process.

When in 1997 the government launched a mega-project to expand and improve Manila's railway tracks for transport and cargo, the idea was welcomed in a city choked with traffic jams and pollution. But because the project required all the land within 15 metres of the tracks, 80,000 households living in slums along the tracks found themselves under threat of eviction.

At first, the Asian Development Bank was to provide loans to the Philippines Government for the project, but later withdrew when it became clear that the enormous cost of resettling all the affected households properly would make the project impossible. After the ADB withdrew, a Chinese government consortium (with no stringent resettlement guidelines) stepped in with financing.

The project is supposed to provide "in town" relocation for households affected by the project's southern and northern components, so people don't have to move far away. Because the Philippine National Railway is a public-private company, relocating affected households (which is not covered in the project budget) is not the task of the railways. Although the National Housing Authority is overseeing the resettlement process, each municipality the railway passes through (each with its own policies and politics) is responsible for the relocation within their own boundaries.

In the resettlement package people get:

- **Serviced land pots** (40 square metres) at a subsidized cost of US\$ 2,200, which covers the cost of developing concrete roads, drains, electricity and water supply in the new areas.
- **Housing materials** worth \$870 plus \$220 cash for labour.
- **Loans:** The serviced plots, building materials and labour budget are all given to people on a cost-recovery basis. The total amount of \$3,290 will have to be repaid in 30 years at 6% annual interest, in monthly payments.

Railway slums:

About 200,000 poor households live in informal settlements along the railway tracks in Metro Manila, where they carry on with all aspects of their lives within metres of trains. Nobody would choose to live in such a dangerous situation, but for lack of other affordable housing options, these railway slum households have remained for decades.



PHOTO: PACSI - PHILIPPINES

PHOTO: PACSI - PHILIPPINES



"If we get a good relocation programme working with one municipality, we can use that success to influence other municipalities which had no plans for relocation. It's like a pilot relocation joint-venture. In some of these municipalities, the people don't know what's happening at all! But now the people from the Bocaue Municipality are going to railway settlements in other municipalities down the line and telling people what's up. In this way, affected households are helping other affected households, spreading the information and building up a network in the process."

Ruby Papeleras, HPFP

Resettlement partnership in Manila, Philippines

The Homeless Peoples Federation Philippines (HPFP) is a national network of urban poor communities promoting community-driven initiatives in land, shelter, basic services, livelihood and urban development processes involving vulnerable slum settlements. For many years, the federation has been supporting savings groups in settlements along the southern railway tracks in Muntinlupa, and since 2003 has been working intensively with affected railway settlements in all six of the municipalities involved in the North Rail project.

For the federation, eviction crises and natural calamities can often be powerful opportunities for mobilizing poor communities to take charge of planning a better, more secure future. The forced resettlement of thousands of households under the North Rail Project was just such an opportunity: a chance to help transform a potentially nasty and poverty-enhancing forced

resettlement into a community-managed relocation process which works for people and is the first step in a comprehensive, long-term process of community-driven development.

In three municipalities, the railway settlements already had a strong coalition of their own, and it was this coalition that asked the Homeless People's Federation for help. After helping railway communities in three municipalities to set up savings schemes and conduct detailed household surveys in all the affected settlements, they supported the communities to begin a dialogue with their local governments about the terms of resettlement and the selection of new "in town" sites. They also set up resource centers in all the municipalities and organized exchange visits, bringing community leaders to nearby Payatas for a 4-day training organized by poor communities in saving and resettlement planning.

Source: www.achr.net



Capturing the energy:

Undertaking an upgrading programme on the scale of Baan Mankong is something that is only possible because most Thai cities already have large, active community networks ready to make good use of the opportunities the programme offers. The programme represents a scaling-up and formalizing of the hard work these networks have been doing over the past ten years. Baan Mankong offers a chance to capture and harness this energy and make poor communities the agents of change, not just the passive beneficiaries of development.

3

Partnership with community organizations in upgrading

One of Asia's best examples of community-government partnership is Thailand's Baan Mankong Upgrading Programme, which puts the country's existing slum communities (and their networks) at the centre of a process of developing long-term, comprehensive solutions to problems of land and housing in 200 Thai cities.

The National Housing Authority's first community upgrading programme began in 1977 and was the Thai government's first attempt to bring basic services to existing slums, regardless of their tenure status. It was a breakthrough, because it showed increasing acceptance of the idea that letting people stay where they were already living was a viable alternative to eviction, if improvements could be made to those settlements. But those early upgrading programmes were plagued with problems of poor cost recovery, maintenance and quality. The expensive, top-down approach to delivering basic services to the poor, in which a single government organization did all the work, with no community's involvement, wasn't able to come even close to meeting the scale of need.

In 2003, the Thai Government announced an ambitious policy to address the housing problems of the country's urban poor citizens. **The Baan Mankong Upgrading Programme** channels government funds, in the form of infrastructure subsidies and soft housing loans, directly to poor communities, which plan and carry out improvements to their housing, environment and basic services and manage the budget themselves. Instead of delivering housing to individual poor households, Baan Mankong lets Thailand's slum communities do the work.

As part of this unconventional programme, which is being implemented by the Community Organizations Development Institute (CODI), communities of the poor in 200 Thai cities are working in close collaboration with their local governments, professionals, universities and NGOs to survey all the settlements in their cities and then plan an upgrading process which attempts to improve all the settlements in that city, within five years. Once these city-wide plans are finalized, CODI channels the budget (both infrastructure subsidies and housing loans) from the central government directly to communities.

Upgrading partnership in Bangkok, Thailand

About 3,800 poor households live in the 12 slums which line Bangkok's Bang Bua Canal. After a century of living with the daily risk of fires and eviction, and facing constant accusations of polluting the canal, the people living along the Bang Bua canal joined hands with the Baan Mankong Programme to upgrade their communities and secure their land tenure.

With good collaboration from the district authorities, a nearby university and CODI, the 12 Bang Bua communities formed a network, started savings groups, formed a cooperative society and prepared plans for redeveloping their settlements and revitalizing their canal. In the process, the communities have become the city's ally in revitalizing this important canal.

With support from Bangkok's city-wide network of 200 canal-side communities, Bang Bua was able to successfully negotiate a long-term lease to the public land they occupy. Bang Bua convinced the authorities that redeveloping their communities in the same place is good for the residents and good for the city as a whole. After

long negotiations, the residents bargained the Treasury Department down to a monthly land rental rate of US\$1–2 per household, depending on the size of their house. Households pay the cooperative, which then makes a collective payment to the Treasury Department.

The first three communities began rebuilding, in December 2004, and all 12 communities will be fully upgraded within a few years.

Besides new houses and infrastructure in the 12 communities, the canal is also being improved and a brand-new, tree-lined, 5-metre lane is being built along its edge, which will provide access to the settlements, space for children to play, people to visit and vending carts to sell their food and wares. The Bang Bua communities hold regular canal-cleaning festivals, and use organic compost and water plants to bring the water in the canal back to life, and continue to negotiate with upstream polluters to reduce toxic effluents in the canal. A community-managed "floating market" is also planned.

Source: CODI



PHOTOS: ACHR

Before: *The Bang Bua communities before upgrading. The weak wooden houses left people in constant fear of fires.*



After: *The new houses in Bang Bua are mostly built according to three designs developed by the residents to suit their needs and affordability.*



Pagtambayayong has demonstrated through many projects that when the housing needs of the city's poor are met, it is good for the whole city.

4 Partnership with community organizations in housing finance

Cebu City, in southern Philippines, has been the site of many precedent-setting slum redevelopment and relocation schemes which have brought poor communities, the municipality, private businesses, landowners and NGOs together into a variety of effective partnerships. Cebu City makes a good case for how partnerships with poor communities as the chief actors can resolve a city's housing problems bit by bit.

Informal settlements in Cebu are seldom evicted any more. A growing set of practical alternatives to eviction have been tested and become established options: land-sharing, land-swapping, buying-back, voluntary relocation and on-site redevelopment. It took years of building strong communities, a municipal administration open to suggestion, an unconventionally-thinking set of NGOs and a city-wide capacity to forge working partnerships.

One of the most creative and energetic forces behind Cebu's innovative approach towards the city's poor communities has been the *Pagtambayayong Foundation*. For 30 years, this NGO has worked with poor communities, the municipality and other NGOs on land acquisition, social housing, housing finance and affordable building materials. Pagtambayayong has been the originator for dozens

of Community Mortgage Programme (CMP) loans. Together with a strong network of NGOs and community organizations, Pagtambayayong has struggled hard over the years to keep CMP alive by campaigning, finding ways to improve the programme's administration and expanding its lending to reach more households. (See *Quick Guide 5 on Housing Finance*).

A finance programme that belongs to the poor

Many of the housing projects in Cebu were only possible because of the existence of the government's Community Mortgage Programme (CMP). Between 1993 and 1997, the CMP provided low-interest loans without collateral (via originators and community associations) to 46,000 squatter households to buy land and regularize their situation. Unfortunately problems of non-repayment have plagued this innovative programme, which is the country's only housing programme that directly reaches the urban poor, by financing extremely low-budget, community-managed projects which involve neither contractors nor developers.

Source: ACHR

Housing finance partnership in Philippines

- 1 THE SITUATION:** A small squatter community of 60 households was settled on commercially valuable land behind the Cebu Hospital, which the landowner wanted to clear and develop. Pagtambayayong helped the community to successfully negotiate for alternative land everyone approved, 2 kilometres away, in the tree-lined suburb of Sareehay.
- 2 THE DEAL:** In exchange for people vacating the place where they'd lived for many years, the landowner agreed to "buy back" the land from the households at a much-negotiated rate of 1,000 Pesos (US\$ 22) per square metre (calculated by house size), as compensation for the cost of moving and rebuilding. In addition, the landowner agreed to buy and fully develop the community-approved alternative land, which would then be turned over to the community's *Sareehay Sanciango Riverside Homeowners Association*, and "parcelized" into individual titles in each household's name.
- 3 THE PROJECT:** Through a contract with Eco-Builders (Pagtambayayong's construction offshoot), the landowner paid for the new land to be surveyed, and for roads, drainage and water supply to be installed at Sareehay, according to the community's site plan, drawn up in working-sessions, with help from Pagtambayayong. Plans include a community centre, a big playing field in the middle and plot sizes of 36 and 54 square metres, depending on whether households were tenants or "owners" at the old settlement.
- 4 THE HOUSES:** People used their "buy-back" cash to build new houses. Some took CMP loans to supplement their budgets. The houses range from cheap bamboo huts on stilts, to solid 2-story block residences. Most households built their own houses, re-using materials from their old houses, but some contracted Eco-Builders to build cost-effective row-houses with compressed earth blocks and micro-cement roof tiles, and designed with high roofs with room for adding a second floor later.

Source: ACHR

Everybody wins:

Sareehay helped to set an important precedent in Cebu, where landowners who profit from clearing land of poor households accept some responsibility for providing alternative land and assisting the community's resettlement process. The land owner can then reap real estate profits, and the poor households get decent, secure land and houses.



PHOTO: ACHR

5

Partnership with community organizations in sanitation

Most of India's infrastructure budget is being poured into cities, but little of this goes into sanitation in slums. As a result, half of all urban Indians do not have access to a functioning toilet. But some breakthroughs in Mumbai and Pune make a good example of what can happen when authorities do decide that universal sanitation is a priority and join hands with a poor community federation to ensure that every single poor household in the city has a clean toilet to use.

Millions of poor people in Indian cities are defecating along roadsides, railway tracks and footpaths, where they are shouted at, molested, dumped on and insulted. Nobody would endure these things if they had any other choice. Either no toilets are available or they are in such bad conditions or locations that defecating in public is preferable. Indian slums are littered with broken-down, badly-planned, badly-maintained and badly-lit public toilets. For women and children, this can be particularly difficult.

Authorities are beginning to acknowledge that if half the city lives in degraded, unhealthy environments, without access to basic services, it's bad news for the city as a whole. But most officials who make decisions about sanitation in slums have never seen a viable, community-managed toilet themselves. This lack of knowledge makes things slow to change. There are very few examples of how to make toilets that are affordable, replicable and work.

Since 1995, the alliance of *National Slum-dwellers Federation*, *Mahila Milan* and *SPARC* has helped slum communities in over 50 Indian cities to design and build community-managed toilets. They started small with toilet blocks of 5 or 10 seats in Mumbai, Kanpur and Bangalore. These early toilets were all idea-testers, built to provide examples for everyone to see and learn from. They showed new ways for poor communities and governments to work together to provide toilets that are better, cheaper and made using the greatest source of energy in India: *poor communities*.

Shared costs, shared responsibility

The National Slum-dwellers Federation's simple cost-sharing toilet paradigm is this: communities plan, construct and maintain shared toilets in their own settlements, at the ratio of one toilet per four households. The state brings sewers, water supply and electricity to the site and pays for the materials.

Source: Toilet Talk, SPARC



PHOTO: SPARC



The big surprise of the NSDF's community toilets is that shared toilets in a slum don't have to be dirty. Many of the toilets are so clean that they have become pit stops for mill workers, head-loaders, rickshaw pullers happy to pay a rupee to use a clean toilet. People congregate outside, where pan and chai wallahs set up business.

Sanitation partnership in Mumbai, India

The NSDF / MM / SPARC alliance dramatically scaled-up their toilet building programme when it was contracted to build 113 toilet blocks (2,000 seats) in Pune, through an initiative of the Municipal Commissioner, and then another 320 toilet blocks (6,400 seats) in Mumbai, under the World Bank-financed Mumbai Sanitation Project. The two projects, which provide sanitation to 1 million people, are finished now and work on more toilets in many other cities is in full swing. The challenge was to use the construction of these 433 toilet blocks to set new norms and standards for design, construction, management and maintenance of municipal-financed toilets in poor communities.

What are some of the innovations that went into these toilets?

- **Delivery of basic services:** The toilet-contracting strategy created jobs, built community skills and transformed relationships between municipalities and poor communities, by making service delivery a joint venture rather than a contracted activity.
- **Design norms:** The old municipal toilet blocks had no separation between men's and women's toilets and no water supply. The new toilets are designed with a complex of facilities inside an enclosure, including separate men's and women's stalls, special children's latrines, separate urinals, private bathing places, water supply and storage facilities, space for people waiting in long queues, a care-taker's room, and in many cases, space for tea and *pan* shops.
- **Contracting:** In many communities, women undertook the entire toilet contracts, hiring workers from the community, managing money, supervising the construction work and coordinating with the engineers and municipal inspectors.
- **Partnership:** The project changed the nature of the partnership between municipalities and communities and changed the way the city dialogues with communities and NGOs to undertake service-delivery contracts.
- **Finance:** In both cities, the city pays for construction of the toilets and the communities pay for maintenance, water-supply and electricity.
- **Maintenance:** The toilets are all maintained by communities — either by city-wide Mahila Milan collectives or by local communities themselves, charging a small monthly fee of 10 rupees (\$0.25) per household. All the toilets have care-taker's rooms inside.

Source: ACHR

6

Partnership with community organizations in infrastructure

- Community as designer
- Community as engineer
- Community as contractor

Sri Lanka's pioneering **community contract system** is a good example of how a government can facilitate the delivery of basic services and infrastructure to the city's poor communities with relatively little budget or effort, by contracting the task entirely to communities, and letting them be the designers, builders and managers of those improvements.

About half of Colombo's population live in its 1,506 poor settlements. These settlements vary in size from 60 to 1,200 households - many of them badly under-served. Since the 1980s, many of these communities have been supported to plan and carry out their own infrastructure improvements, under the community contract system.

The idea of community contracts first came up under the national government's innovative, community-based *Million Houses Programme*, which

was launched in 1985 in 51 Sri Lankan towns and cities, with technical support provided by the National Housing Development Authority (NHDA). Under the programme, each community formed *community development councils*, which would then survey and map the existing settlement, and work with NHDA staff to draw up new layout plans of houses, lanes, community spaces and infrastructure networks for each community.

Under the *Million Houses Programme*, communities could apply for small government grants to support infrastructure projects they planned and built themselves, by a *community contract* between the community and the authorities.

Instead of hiring contractors and engineers, communities did the work of building water supply systems, toilets, drains, footpaths and access roads themselves, and the government supported them with technical and financial assistance. The community contract system gave the community full control over the process of infrastructure delivery, and was a simple, flexible, transparent and community-built strategy for accomplishing this.

Between 1984 and 1989 more than 38,000 households in Colombo alone improved their housing and living environments dramatically under the programme, which in turn brought about positive impacts on their health and economic well-being. The Million Houses Programme ended abruptly in 1993, but the community contract system is still alive in Sri Lanka, in a smaller-scale, still empowering communities to design, implement, manage and maintain their own settlement infrastructure, with support from the government, local authorities, NGOs and other agencies.

Source: Sevanatha



PHOTO: UN-HABITAT



PHOTO: ACHR

It's cheaper when poor communities do the work themselves:

It cost the government just US\$ 29,000 to provide water supply, drainage and sewerage to 109 households in Poorwarama. That's just \$266 per household — a fraction of what it would have cost the government or a private contractor to do the same work.

Source: Sevanatha

Infrastructure partnership in Sri Lanka

The upgrading of the Poorwarama Community, in Colombo, makes a good example of the kind of government-community partnership the community contract system promotes, to bring basic services into poor communities. The 109 households at Poorwarama were relocated here in 1999 from their 50-year old settlement after a long, bitter eviction struggle, to make way for a hospital project. The poor households were finally able to negotiate a resettlement package in which they got free 50-square metre plots on nearby land they had identified themselves, and a little cash compensation to build temporary houses — but with no basic services. With help from the NGO Sevanatha, they identified and prioritized their needs and developed a settlement improvement plan. Poorwarama's community development council then divided the improvements into a series of separate projects, to submit as community contract proposals to the Urban Settlement Improvement Project (USIP) or the Road Development Authority (RDA) for funding.

- 1 Individual water taps:** The first community contract involved laying a water supply system that linked all 109 houses with household metered water connections, funded by a \$6,000 grant from RDA, to which the community contributed US\$36 per household. The whole system was laid by the local residents, using their contributed labour.
- 2 Waste water drains:** The second contract involved laying a full system of open waste water drains throughout the community, linking with each house's bathroom and kitchen, funded by a US\$9,500 grant from USIP, with community contributions of US\$5 per household. They managed the construction themselves, hiring laborers from the community.
- 3 Sewer network:** The next contract involved laying an underground sewer system for toilet waste from all 109 houses. The National Housing Development Authority provided the grant of \$13,500, to which the community contributed \$5 per household. The households designed, built and maintained the whole system, using labour hired from within the community, with technical help from Sevanatha. Each household was responsible for its own toilet.

7

Partnership with community organizations in disaster rehabilitation

Most of the relief work that governments do after disasters is provided through a welfare approach and sees people as helpless victims. Of course help is greatly needed after a major calamity, but the experience of the 2004 tsunami in Thailand shows that when the affected communities can be supported to take charge of their own relief and rehabilitation, in partnership with government and relief agencies, nobody gets left out and the process strengthens the community.

The day after the tsunami hit southern Thailand, the Community Organizations Development Institute (CODI) met with NGOs, civic groups, community networks and government organizations operating in the southern part of the country to see how they could work jointly to assist the tsunami victims in the six battered provinces.

It was clear that providing quick, effective relief after a catastrophe of this scale was far beyond the means of any government or single organization to handle. The job called for the combined support, skills and resources of as many groups, individuals, relief agencies and community networks as

possible. The *Save the Andaman Communities Network* was hastily established and working teams were sent to each affected province to survey the damage and to begin providing relief assistance to people in tsunami-hit villages, in the form of tents, clothes, medicines, food, water, coffins, and rallying help searching for the dead. Within a week, the work of setting up temporary housing in relief camps began.

Besides causing so much death and destruction, the tsunami tore open and exposed many deep, pre-existing problems of poverty, social exclusion and land tenure uncertainty. The tsunami also created a whole set of new problems when people's livelihoods, social structures, survival systems and ways of life were swept away, along with their houses and boats. But with all the misfortune came an unexpected opportunity for these already vulnerable coastal communities to use the relief process to also begin tackling these deeper, more structural problems which jeopardized their future.

Source: www.achr.net

CODI and its partners set out to use every aspect of the relief process to organize and strengthen the coastal communities affected by the tsunami and place them at the centre of the rehabilitation process, speaking on their own behalf and deciding what they wanted to do, rather than remaining powerless victims.



PHOTO: BANGKOK POST

Disaster partnership in Tsunami-hit Thailand

People-managed relief at the Bang Muang Camp

Soon after the tsunami, it was clear that the most urgent need was to provide temporary housing to bring back together people scattered by the tsunami, so they could organize themselves, discuss, set priorities and begin developing a collective vision of their future.

Camps were soon being set up by aid organizations and government agencies all along the Andaman coast. In Phangnga, the worst-affected province, CODI's network helped set up five camps — the largest and first to open at Bang Muang. Though planned for only 400, the camp eventually gave shelter to 3,500 people, most from nearby Ban Nam Khem, Thailand's worst-hit village, where over 2,000 people died and 1,300 houses were destroyed.

What made the Bang Muang camp unusual was that it was managed by the tsunami victims themselves. Community network leaders, CODI and NGO organizers worked with the survivors to organize the camp together. After putting up toilets, bathing areas, cooking tents and spaces for relief activities, they laid out neat rows of

tents in a system of 10-household groups and 3-group zones, each with its own leader. Committees were set up to manage cooking, camp hygiene, water supply, medical care, visitors, children's activities, lost people, registration of newcomers, donations and temporary house construction. Camp-wide meetings were held every night to discuss practical aspects of camp management, make announcements and give the committees a chance to report on the day's work. Everyone knew what was happening and all decisions were made in public, with everyone's agreement. A boat-repair workshop was started, savings groups and a community bank were set up, and livelihood projects were launched to tide people over, in the face of lost livelihoods and slow-moving government compensation.

There was a lot of grief there, of course, but the shock for many visitors to Bang Muang was the lively atmosphere of the place, more like a village fair than a refugee camp. Life clearly hadn't stopped.

www.achr.net

Disaster as a development opportunity:

The idea was to find practical ways for the tsunami survivors to take part in running their camp and to be actively involved in managing as many aspects of their lives as possible, even in this extreme situation, so they could get back into the active mode of taking care of things themselves.





Most good tools educate and mobilize at the same time. They have a double edge: they have both practical and strategic value to communities in their struggle for land tenure, secure houses, basic services and jobs.

6 tools which communities use to build their organizations

When we look at the many community organizations that exist in Asian countries, there are two questions to ask:

- 1** Are there negotiations going on between these community organizations and their governments?
- 2** If so, what skills help these communities to leverage the negotiations, and what tools help build those skills?

Before communities can present themselves as viable development partners in tackling problems they face in their cities, they first need to prepare themselves. One important part of this preparation is building strong, democratic decision-making mechanisms within communities which reflect the interests of all their members — the better-off and the poorer, the house-owners and the renters. Another part is developing skills to manage money collectively, linking into networks, gathering information about their settlements, finding alternative land and developing realistic alternative housing plans which address issues of people's survival and the city's development.

Community leaders need tools in order to mobilize their own and other poor communities, to form the "critical mass" which is prerequisite to bringing about real change at a wider scale. These kinds of tools are emerging gradually, from experiments and practical applications within Asia's community movements, and are now being actively used.

When something that poor communities do in one place is found to be useful, it gets repeated. With repetition, it becomes a feature of their work and begins being used with greater intention. The more it is used, the more it gets refined and standardized. And before you know it, you've got a proper tool. A people's tool. Through transfer and adaptation, these tools get reinvented in other places, creating new tools. As with all tools, people master them only by using them: tools that help them to negotiate with the state, tools that help them explore house design possibilities, tools that help them to organize a savings group or to analyze conditions in their settlements.

Source: Face to Face. www.achr.net

TOOL 1: Settlement enumeration

Settlement enumeration by the poor people themselves can be a powerful tool. When poor people do the counting, it can also be a great community mobilizer. When communities and their networks survey all the poor and informal settlements in a city, they are often gathering data that has never been gathered before on numbers, livelihoods, problems and living conditions of large segments of the urban population.

Enumeration helps poor communities realize that they are not alone, and that the housing problems they face are linked to much larger structural issues of how cities are planned and urban land is used. Because the information people gather often is more accurate and comprehensive than anything the authorities possess, it leads to better, more appropriate local planning and can be a powerful tool for the poor when it comes to negotiating for land and access to entitlements. Good survey information puts communities in a more proactive and less defensive position when they go into these negotiations. With detailed data, it also becomes

easier for local governments to justify, and know where, to intervene. Surveys also give each person in an informal settlement an official identity, often for the first time.

Enumeration in India

Twenty years ago, there was no policy for pavement dwellers in the city of Mumbai — nobody even acknowledged their existence. Every day, pavement slums were being demolished, but the only thing that was clear was that it was the city's job to demolish and poor people's job to build again. The first survey of pavement dwellers in 1986, documented in "We the Invisible" defined a universe which nobody knew existed, and it started Mahila Milan, the community organization which would eventually transform their statistics and their understanding into a resettlement policy for pavement dwellers all over the city. In the meantime, they traveled to cities all over India, Asia and Africa, helping others conduct enumerations. Their motto is that "When in doubt, count!"

TOOL 2: Community mapping

For community organizations across Asia, an important part of their data-gathering process is making settlement maps, which include houses, shops, workshops, pathways, water points, electric poles, and problem spots, so people can get

a visual idea of their physical situation. Mapping is a vital skill-builder when it comes time to plan settlement improvements and to assess development interventions. In Thailand, for example, canal-side communities drew scaled maps of their own settlements, as part of their redevelopment planning, and travelled upstream to find and map sources of pollution from factories, hospitals, restaurants and sewers. They learn these skills from other canal settlers. These community maps, with their detailed, accurate, first-hand information on sources of pollution, were a powerful planning and mobilizing tool, and also made an effective bargaining chip in negotiations for secure tenure, with authorities who often accuse communities of polluting the canals they live along.



PHOTO: ACHR

TOOL 3: Community savings and credit

For community networks, federations and organizations around Asia, community savings has become one of the most fundamental elements in their growth and success in bringing about change in poor people's lives. It's no exaggeration to say that collective savings and credit has revolutionized Asia's community organizations. Why is collective savings so important for the poor?

1

It is a simple and direct way for poor people to take care of their immediate needs. Community managed savings and credit brings people in a community to work together on a regular basis, and to make joint decisions about activities which affect their lives, through a mechanism that is grounded in simple, regular rituals which relate directly to their day-to-day needs. Collective saving provides the poor with a resource base which they control, and also creates an on-going process of learning about each other's lives, about managing together and about relating to outside systems with greater financial strength.

2

It is an active way of building community organizations. Saving is a tool to develop a more comprehensive self-development process in urban poor settlements, in which the poor themselves (and large networks of poor communities) gradually develop the confidence, the managerial capacity and the scale they need to link with the formal system and to become stronger players in the larger urban development process.

3

It creates a structure for cooperation, mutual assistance and collective action. By linking people together on a regular basis, savings helps poor people work together to tackle larger problems of poverty such as tenure security, housing, basic services, livelihood and welfare. By building a framework for managing these more complex development tasks, savings groups can help support a community's holistic development.

4

It builds power and money. It may be possible for individual savings groups to take care of many of their community's internal needs. And it may also be possible for community organizations without savings to link together and to organize people's power to a limited extent. But with savings and credit at the core of the process, you have both money and power: those two essential elements in improving poor people's lives.

5

It builds people's skills to take on larger development projects. Savings builds the kind of collective managerial capacities communities need to enter into joint ventures with their municipal governments. The collective asset which savings represents can be a powerful bargaining chip when communities go negotiating for external resources for housing and development projects, and when linking with the formal system. (See *Quick Guide 5 on Housing Finance*)

Source: UCDO Update, No. 2, October 2000. Download from www.codi.or.th



"A country without a finance ministry is like a body without any blood. In the same way, a poor community needs its own finance section to handle money and to link people together to make decisions about improving their lives. In communities, that finance section is the savings group."

Somsook Boonyabancha, CODI, Thailand

No longer beggars

Communities which come to the table with their own savings are in a position to work with their cities as equal partners

When many small savings groups link together, their larger networks of savings groups can open access to greater financial resources and enhanced clout when it comes to negotiating for what they need. Savings groups enable poor community organizations to work as equal partners with government agencies and NGOs, because when people have resources of their own, which they control, they are no longer in the position of beggars, but can decide for themselves what kind of development they want.

This process has political implications, because the stronger status of these savings networks enables the poor to deal with the larger, structural issues which underlie their problems. As these networks grow, they become viable development partners for local and national governments, to work together on solutions to problems of housing, tenure, infrastructure, environment and welfare. Community savings groups can also help bridge the gap between informal and formal finance systems. Loans for housing, land and infrastructure development projects in poor communities are now being

channeled collectively, through established savings groups, in many countries.

Daily saving

The practice of saving daily was pioneered in poor communities in India and South Africa, but the idea has since spread all over Asia. Why does saving daily work for so many poor community organizations?

Daily saving allows a savings group to sink new roots into a community — roots that bring people together on a daily basis and go much deeper than monthly saving, where people "transact one day and sleep the other 29." Daily saving also attracts a community's poorest members, who earn their living on a daily basis, and who have a hard time being part of a monthly saving process. Plus, when people save and repay their loans daily, it means payments are smaller, more regular and less intimidating than a big monthly payment, so it helps make loan repayments more manageable and can help resolve repayment problems.

Source: UCDO Update, No. 2, October 2000. Download from www.codi.or.th

TOOL 4: Community network building

Scattered, small-scale savings and credit groups, as they develop and mature, almost inevitably link with other groups and form larger-scale networks with some kind of **connected financial or organizational** base. Networks provide horizontal support to individual communities, and opportunities for exchange of experience and learning from each other. They also create possibilities for pooling resources. This kind of collaboration **provides groups with access to greater financial resources**, a greater sense of solidarity and enhanced clout when it comes to negotiating with the state and with other actors on the urban scene for entitlements and resources.

This process has political implications, since the stronger status of networks makes it possible for the poor to deal with larger, structural issues related to their problems — issues that were beyond their

capacity before, as small, isolated communities. Networks put poor people in a stronger bargaining position and show a workable, self-managed community development process capable of doing at city scale what the existing systems and institutions haven't been able to do.

Another important point of scaling up is that communities — not individuals — have to be the ones designing and testing solutions, and if they work, sharing them with others. Unless entire communities begin to get transformed in how they see solutions, they can't empower their leaders to make good choices. To do this, we need learning systems which engage entire communities, which get larger and larger numbers of people excited and sharpen the vision of whole communities. Larger community networks provide this kind of learning system.

A note about resources and who gets them

Poor people want resources (land, houses, access to services and finance), and no matter how you look at it, resources are political, if you define political as who gets access to what resources in a city. No community alone can negotiate with the city for these things. Only when they negotiate together, in organizations with the collective force of big numbers behind them does it work. One of the biggest lessons community groups in Asia have learned is that in order to make change, there needs to be a “*critical mass*” of people making demand for change.

Governments often have neither the tools nor the inclination to deal with disempowered groups, and civil society institutions may be too marginalized to bring about change on behalf of poor people. You need lots of people looking for solutions, making lots of experiments in different contexts to build scale: scale of options, scale of involvement and scale of confidence. When thousands are looking for ways to get the same things, that *critical mass* creates solutions and breaks down the resistance to change and dissolves the barriers between poor people and resources.

Source: *Face-to-face*, ACHR



PHOTO: USAID FIRE PROJECT

4 ways networks are changing Asia's community movements:

In the last twenty years, Asia's community networks and federations have become vital development mechanisms which belong to the poor and which can develop solutions to problems they face. Networks have collaborated with cities to initiate city-wide development projects and joined forces with other civil groups to influence broader city development policies. Community networks have come a long way towards bridging the gap of understanding between the urban poor and the formal system, and in balancing this crucial political relationship in several ways:

1 Changes in the scale of community movements: In the network model, individual communities are the smallest structural unit and the most local constituency. But once they link together at city, provincial or national level, they become a political force. Without these two elements — the individual communities on the ground and the larger collective network with the force of numbers — you can't hope to make structural change at any significant scale. A network can negotiate on behalf of a community for the things which that community can't get on its own as it is too small.

2 Changes in how problems of poverty are addressed: In most development, the state, development agencies and NGOs control the resources and make all the decisions. People have little choice but to follow the track others lay out for them, or else risk having the benefits withdrawn. But with networks, poor people have the freedom to learn as they want to learn, explore alternatives and make choices in ways that make sense to them. Community networks provide a powerful platform for larger scale development and have led to broader acceptance of community-driven development processes.

3 Changes in the way communities relate to each other: In traditional "top down" development, the links are *vertical*, between development agencies and individual communities. When problems come up, the lack of *horizontal* mechanisms for communities to help each other means that people remain dependent on institutions for help. But as an information channel, networks allow people to continuously learn from each other, to avoid repeating the same mistakes. When one community has developed an approach that works, others in the network will learn about it as a matter of course.

4 Development of internal balancing mechanisms within communities: Networks provide communities with many tools to resolve internal problems and with checks and balances to sustain a balanced, equitable community-driven development process. In the past, when communities had problems, they often got stuck at that level. But networks provide a larger platform for all kinds of problems to be looked at openly. This opening up can be a vital control mechanism, a way of balancing things, diffusing tensions and resolving problem situations in delicate, face-saving ways.

Source: www.codi.or.th



No need to reinvent the wheel:

One of the most powerful aspects of exchange is that it expands the repertoire of options. People don't need to work out all the systems by themselves, but can import that process to help them if they need to. That's what the larger Asian exchange pool of experience offers.

TOOL 5: People-to-people exchange learning

One of the persistent myths in development is that the poor aren't improving their lives and settlements because they lack skills to do so, and if trained properly in those skills, they will prosper. But the complex issues which inhibit the poor from participating in the economy and getting access to resources of land, housing, services and finance go beyond any managerial or technical skills, and to much deeper structural problems of exclusion, inequity and unjust planning in our societies.

Exchange learning is a development tool which helps poor people build capacities to deal with the root issues of poverty and homelessness, and to work out their own means to participate in decision-making which affects their lives — locally, nationally and globally.

When poor people visit poor people in other places, they are not being “trained” by any professional to do things. Nobody is telling them what or when to learn. People decide themselves what to pick up and what to discard,

by visiting others in the same situation. It is vital learning, direct from the source.

Community-to-community exchange learning has proven to be a useful and many-sided development tool which belongs entirely to the poor. As a confidence-booster, option-expander and network-builder, horizontal community exchange is one of the most powerful antidotes to hopelessness and powerlessness in poor communities around Asia. Exchange represents a collective commitment of poor people's organizations to communicate with each other, to examine their problems, to set priorities and explore solutions and to use each other as allies.

Poor people have skills, ideas and the seeds of the best solutions. But what they don't have is the space and the support to explore and refine them.

Source: ACHR, “Face to Face”

Exchange is nothing new

Linking with like-minded people across distances is one of humanity's oldest impulses, but not easy for the poor

Professionals, academics, administrators and business people travel around all the time to meet each other, share ideas and refresh themselves with other perspectives. Exchange with peers is considered a natural part of professional life. But poverty isolates the poor, who do not have many opportunities to exchange ideas outside their settlements.

Yet if you look around poor communities, there is a lot going on: building, innovating, negotiating, learning, moving forward in a thousand ways. Asian grassroots organizations are on the cutting-edge of people-driven solutions and represent powerful skills and experience. Fifteen years ago, nobody knew about all this — all these struggles were isolated events.

That's where horizontal exchange learning comes in. When a solution works in one place, exchange

creates opportunities for more communities to learn about it and to share the experience, so good ideas spread around. Usually this means community leaders (and sometimes government officials) go out to get hands-on training and then bring the message back home, and to other cities. The more these national groups get exposed to regional processes, the more a regional mechanism for diffusing innovation is built.

A growing number of grassroots groups and their supporters have embraced this form of direct, experiential learning. Over the past 20 years, the exposure process has mushroomed in scale, matured in focus and expanded in variety. Exchange is now an inherent feature of how most Asian community networks and federations — and their regional linkages — operate, and how the poor learn.

SDI: How people-to-people exchange learning is also happening at the global level

For many community organizations in Asia and Africa, involvement in the Slum-dwellers International (SDI) network is a natural progression of the exchange learning already happening in their own cities, countries and regions. SDI members meet regularly to share ideas and to offer each other support, and the main activity continues to be horizontal exchanges, taking place in whatever shape offers maximum benefits to the urban poor.

For the last ten years, SDI has worked to build a strong constituency of people's organizations at the global level to develop and articulate their own strategies for dealing with problems of land, housing, basic services and livelihood, and to create opportunities for these groups to share their

knowledge and experiences together. The network offers a growing set of living examples, in different cities and in different parts of the world, where communities have negotiated successfully for secure land and then built infrastructure and housing.

A global network of grassroots groups like SDI allows communities struggling with serious problems of land and housing to know that they are not alone, that others are facing similar crises and finding solutions for resolving these problems. In this way communities can pick from a range of solutions or strategies that may not be available in their immediate environment, but that have been created and tested somewhere else.

Source: ACHR

TOOL 6: Preparing alternative plans

When poor communities are backed up against the wall and demand their rights to things through protest, or defend what they have through resistance to proposed projects, they are putting the authorities in a position where they have only two options: to acknowledge what people are saying or to reject it. That situation is almost always a dead-end for communities. But things are very different when there is an opportunity for community organizations to design strategies and possible options which improve their situation, and then begin a dialogue with the state long before the situation gets out of hand.

One of the best ways for community organizations to establish their credentials as a development partner is by showing their city governments good

alternative ideas, backed up with large numbers of people. This is especially important where poor communities are generally perceived as having no ideas, no skills, nothing to offer and no bargaining chip. The longer in advance communities can prepare themselves and develop their own solutions, the more choices and more control they will have. They will be on the offensive, not on the defensive.

When poor communities come to the negotiating table with their own comprehensive and realistic housing solutions, which address issues of people's basic survival and urban development, it's hard for local authorities not to listen.

Moving beyond the status quo

The problem is, in most cases, that communities and city governments are not in the mental frame of mind to negotiate: both are suspicious of each other and locked into a feudal relationship in which the state is assumed to know best. We see this in countries all over, where again and again, communities and their NGO supporters say, *"Why should we do that? It's the state's responsibility to do that."* And when the state does do it, the communities aren't satisfied. And on it goes in a circle. But when the state clearly has no capacity to do this or provide that, what do you do?

Different groups are breaking out of this paradigm in several ways. In every case, progress only happens when everybody came to the bargaining table, and when communities were well-prepared with well worked-out alternative plans of their own. Part of this community preparation includes saving, surveying, gath-



ering information about their settlements, building their capacities through exchange and their collective strength through network-building. One of the most powerful tools of all in negotiations with the state is a set of alternative plans — plans which come from people and reflect their land and housing needs and their capacities.

Source: Face to Face, ACHR

The city gets free help maintaining its waterways and flood control systems, and the communities get secure tenure, better living environments and better houses. Everybody wins. These ideas all came from the people — not from professionals, not from planners, and not from the government.



PHOTO: ACHIR

Alternative planning in Chiang Mai, Thailand

Many of Thailand's cities are built on low-lying swamps and criss-crossed with canals, which help control water and have traditionally provided vital conduits of commerce, transport and development. These canals have fallen into disrepair, used for dumping sewage and solid waste, and the poor communities living alongside them are often accused of polluting them and are threatened with eviction.

In 1999, a network of canal-side squatter settlements along Chiang Mai's Maekhaa Canal decided to put decades of eviction threats and scoldings from the Municipality behind them and develop their own alternative plans for upgrading their settlements — and the canal they have always lived beside.

They began by organizing regular, high-profile clean-up festivals where everyone came out together to clean out the canal. With support from the Community Organizations Development Institute (CODI), they began making small environmental improvements in their settlements, including proper walkways and drainage lines. These initial improvements — and the positive

reception they got from the city — gave the communities the confidence to go further in their planning, and to develop comprehensive settlement upgrading plans.

In some communities the residents voluntarily moved their houses back from the edge of the canal to make way for the city's de-silting barges, and they developed the banks of the canals as linear parks and public walkways. The clean-up and protection process also included exploring community-based "green" water filtering systems, reducing upstream pollution through negotiations with municipal and private sector polluters and making trips to communities in other Thai cities that have taken over the management and protection of their own canals.

Through alternative plans, and all the activities they included, the network showed the city that they were not canal spoilers but the city's best allies in cleaning, maintaining and reviving the city's canals. And in the process, they gradually consolidated their right to stay.

Source: www.codi.or.th

Community Development Funds

A light, flexible way to deliver finance to poor community organizations, to support their initiatives, on their own terms

Community Development Fund (CDF) is the term for a diverse array of institutions that have been set up in many Asian countries in recent years to deliver loans and grants to poor communities. These funds are all different, set up to respond to very different local needs, capacities and political contexts (See *Quick Guide 5 on Housing Finance*). Some have been initiated by the governments, others by NGOs or community federations, with local governments as partners. Their lending capital comes from donors, governments, community savings and finance institutions. What they have in common is that they are light, flexible and jointly managed by communities, local authorities and other stakeholders and provide much-needed loans for housing, infrastructure and income generation to community organizations. CDFs aren't the only way of getting capital to poor communities, but the CDF approach has several advantages:

- 1 Money is “pulled” through the system by people’s real needs, not “pushed” through by external development agendas.** Most community funds build on the financial and organizational assets that community savings generates, and the needs and the projects are determined by people: they do the work and they manage the money, not agencies or professionals or NGOs.
- 2 They offer a lighter, more flexible and more efficient way of getting development resources directly to the poor,** without the heavy red tape and expensive administrative costs that comes with conventional development projects. When communities get involved in managing both the work and the money, it makes for much more efficient and balanced systems of maximizing available skills and minimizing costs.
- 3 They give people a tool for both financial and political leveraging.** Funds can strengthen people’s initiatives by putting resources and institutional muscle on their side when they negotiate with their governments, and help people to pro-actively put pressure on the system at various levels for changes which they consider necessary.
- 4 They help build transparency and accountability.** A big stumbling block in community development is that people seldom know what money has come in: the NGO and the donor agencies grab it, and the community becomes a *recipient* rather than a *participant*. But if everybody knows exactly what money is where, the whole relationship changes. Participation is all about controlling money. If a community can raise, save and manage funds in a transparent and accountable way, it has become empowered.
- 5 They are long term.** Development is a long process, not a short-term project, and change takes time. Because their capital circulates in loan after loan, community funds are naturally long-term mechanisms. They become a resource for communities to do what they need to do, even if it takes a long time. Compare that to conventional project funding where the money, which is time bound, quickly disappears.

Source: ACHR

Community development fund in Thailand

The **Community Organizations Development Institute (CODI)** was established in 2000, when the Urban Community Development Office was merged with the Rural Development Fund. CODI is a national community development fund which supports Thailand's urban and rural poor communities in several ways. As an autonomous legal entity, with the status of a public organization (under the Ministry of Social Development and Human Security), CODI enjoys a greater degree of freedom than conventional government institutions.

CODI is an institution that is trying to offer a new way of doing things and to promote large-scale change — *by people*. CODI's focus is not only on poverty alleviation, but on ways in which communities can be the key actors, in whatever development they want. An important part of CODI's working system is to create space for communities to make the decisions and set the institution's direction, so CODI can fulfill its aim to be a public institution that is owned and jointly-managed by people.

In CODI's first two years, it concentrated on building linkages between communities and

community networks (rural and urban) and promoting provincial and issue-based mechanisms for resolving problems these networks identified. In the third year, the focus was on linking this newly-strengthened national people's process to various government policies. As a result, several programmes have been set up and are demonstrating the potential of people's involvement in tackling problems of poverty and development in Thailand:

- The Baan Mankong City-wide Community Upgrading programme
- Community planning
- Community-based welfare
- Area and issue-based networking
- Community-driven natural resource management and poverty alleviation.

Since 2000, about half of all urban and rural communities in the country have become linked to the CODI process in some way. These linkages provide an automatic learning mechanism that is country-wide, and in which lots of possibilities are on offer to communities.

Source: www.codi.or.th

A national fund for poor communities

An important ingredient in CODI's ability to support all these initiatives and to respond quickly to needs and opportunities which arise from these networks is the CODI fund. The fund's capital is now about US\$ 77 million, most circulating in four kinds of loans to community organizations (not to individuals): loans for housing and land, loans for community enterprises, loans to community networks for holistic development and flexible revolving fund loans to savings groups or community networks.



PHOTO: CASE - THAILAND

10 ways to support community organizations:

- 1** **Always seek the active, central involvement of the poor** and their organizations in the formulation of any policies, plans, programmes or projects that affect them.
- 2** **Remember that the urban poor are not all the same.** Urban poverty affects men, women, children, youth and the elderly differently. Communities in different areas, and people within communities, may have different needs, problems and priorities and live in different degrees of poverty.
- 3** **Recognize poor people's community organizations as legitimate** and valuable partners in developing lasting solutions to problems of land, housing and poverty.
- 4** **Involve community organizations as key actors** in all social or development programmes involving housing, land, tenure, health, welfare and education.
- 5** **Facilitate collaborative initiatives** between community organizations and other key urban actors like NGOs, universities, technical institutions, architects, civil society groups and private sector operators which respond to the needs of poor communities.
- 6** **Support the creation of local, regional and national forums and bridging institutions** which promote the involvement of community organizations with other stakeholders in poverty and housing-related social and economic development.
- 7** **Assist community organizations to access mass media** such as radio, television and internet, to provide them with new ways to spread their ideas and news beyond the boundaries of their individual communities to other areas and to other parts of society.
- 8** **Include community organizations and their federations and networks** in the development and implementation of public administration reform programmes, as a means of enabling governments to better understand and better serve the needs of the poor.
- 9** **Support and participate in exposure visits and exchange programmes** between community organizations and community-driven shelter initiatives in different places. Joint exposure visits which allow community and government leaders to see and learn together can be a powerful partnership-builder and expand common visions.
- 10** **Initiate orientation programmes for elected representatives and senior civil service officials** at national, state and city levels, which bring them into direct contact with the living conditions of the poor and with successful approaches that the poor have undertaken to improve those conditions.

Source: Plummer, 2000

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United Nations Human Settlements Programme. **www.unhabitat.org**

An annotated list of key websites: *For an annotated list of websites which offer more information about the key issues discussed in this Quick Guide series, please visit the Housing the Urban Poor website, and follow the links to "Organizations database".*

www.housing-the-urban-poor.net



PHOTO: USAID THE PROJECT

The pressures of rapid urbanization and economic growth in Asia and the Pacific have resulted in growing numbers of evictions of urban poor from their neighbourhoods. In most cases they are relocated to peripheral areas far from centres of employment and economic opportunities. At the same time over 500 million people now live in slums and squatter settlements in Asia and the Pacific region and this figure is rising.

Local governments need policy instruments to protect the housing rights of the urban poor as a critical first step towards attaining the Millennium Development Goal on significant improvement in the lives of slum-dwellers by 2020. The objective of these Quick Guides is to improve the understanding by policy makers at national and local levels on pro-poor housing and urban development within the framework of urban poverty reduction.

The Quick Guides are presented in an easy-to-read format structured to include an overview of trends and conditions, concepts, policies, tools and recommendations in dealing with the following housing-related issues:

(1) **Urbanization:** The role the poor play in urban development (2) **Low-income housing:** Approaches to help the urban poor find adequate accommodation (3) **Land:** A crucial element in housing the urban poor (4) **Eviction:** Alternatives to the whole-scale destruction of urban poor communities (5) **Housing finance:** Ways to help the poor pay for housing (6) **Community-based organizations:** The poor as agents of development (7) **Rental housing:** A much neglected housing option for the poor.

This Quick Guide 6 examines how community organizations can be valuable and resourceful partners when it comes to finding viable solutions to their own housing problems. It looks at how community organizations have developed in Asia, how they function and what tools they use, which are useful for policy makers, in particular in the context of decentralization.

More information can be found on the website www.housing-the-urban-poor.net

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