



Homeless International Dialogue



Risk and investment
in urban communities around the world

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What is Homeless International?

Homeless International is a UK based charity with a membership base in the UK social housing sector. Since 1987, our role has evolved. We began as a fairly conventional grant-giving organisation. Increasingly, our work has revolved around finding the means by which organisations of the urban poor can obtain the knowledge and financial asset base they need to implement the solutions they are developing in partnerships with other actors, particularly municipalities. We work with many different kinds of organisations internationally, linking our resources to theirs, and trying to create new ways of thinking as well as doing.

What is Dialogue?

Dialogue creates a space for learning and sharing ideas about the community-led processes supported by Homeless International and our international partner organisations.

This edition of Dialogue explores the topical issues of risk and investment. Looking at how communities take risks in practical terms as well as some of the theory behind it, we have tried to bring together a wide range of learning and experience.

The learning that has emerged from communities who have been transforming the cities where they live is extremely important. The knowledge they have created has benefited not just the people who live in their own neighbourhoods, but many thousands of others. We hope that this collection of stories about difficulties overcome and solutions created will assist in the sharing of this learning.

How we work

Homeless International supports partner organisations that work closely with communities to promote community-led solutions in housing and settlement development. It is the inspiration and work of these partners and communities that create the knowledge and experiences described in this publication. Many of the communities supported by our partners are also a part of Slum/Shack Dwellers International, a network of national urban poor federations.

We believe that all people have an equal right to adequate, safe and secure shelter and that people who are unable to exercise this right are, in effect, homeless. Sustainable solutions to homelessness can be created only if people have access to appropriate land, finance, information, organisation and technology and also have an opportunity to play a lead role in designing solutions that work for them.

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Photo: people living in shacks surrounded by sunflowers in Namibia.
Opposite: rowhouses built on a piece of land purchased by the HFPP Payatas in Montalban, Rizal; they are occupied by the victims of the Payatas trash-slide tragedy.
Cover: a man and his son washing in their home in Mumbai, India.

introduction...

"The word 'risk' derives from the early Italian *risicare*, which means 'to dare'. In this sense risk is a choice rather than a fate. The actions that we dare to take, which depend on how free we are to make choices, are what the story of risk is all about. And that story helps to define what it means to be a human being."

Bernstein 1996

The urban poor face a multitude of risks ranging from the risk of inadequate food, right through to the risk of forced eviction and the destruction of the shelter that they manage to create. For many, short-term risk management dominates their daily lives - their focus is, by default, on daily survival. For others a longer-term perspective is possible, as is the potential to develop strategies to manage risk that can be combined with investments aimed at escaping poverty altogether. This longer term potential arises most often when the urban poor are organised, and have an institutional base, and associated allies. These assets provide a means to engage in pro-active negotiations with the state and with financial institutions in order to enlist their support.

When organisations of the urban poor do engage with the state, at city, regional and national levels, and with formal financial institutions, the issue of how risk is defined and analysed comes to the forefront. Risk is about what can go wrong, how badly it can go wrong, and what may happen as a result. Risk analysis involves judgement about the likelihood or probability that something will go wrong and how severe the consequences will be. For large bureaucracies the issue often crudely boils down to the avoidance of organisational pain. So state agencies and banks may operate within a policy framework that emphasises the importance of creating enabling partnerships but, at the same time have an internal culture that is risk averse and that prioritises "covering your backside." However risk is also about choice and the ability to choose. It is indeed, as Bernstein (see resources, p23) has pointed out "*a set of opportunities open to choice.*" For organisations of the urban poor this perspective on risk is extremely important. They don't have the luxury of "covering their backsides" if slums are to be upgraded, if resettlements are to be properly organised and if basic infrastructure is to be installed in the settlements where they live. As Jockin Arpurtham, President of the National Slum

Dwellers Federation of India (NSDF) points out:

"A problem is something you can do nothing about. We don't focus on what can go wrong. We know this is where we are and this is where we want to go. To get from point A to point B we have to go through all these things, and each one is a milestone, and when we cover one milestone we automatically move onto the next. It's a question of time, commitment and conviction - to make people see that this is the way to move ahead".

In the research that Homeless International has carried out in 'Bridging the Finance Gap in Housing and Infrastructure', three important conclusions about risk have emerged:

- Risk is socially defined and constructed.
- People and organisations from different contexts define risk differently.
- People's and organisations' access to, and control of knowledge affects whether or not their definition of risk is accepted by others.

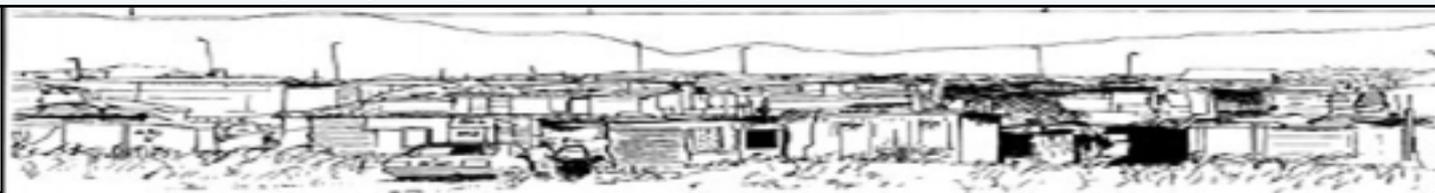
We assume that there can be no equitable and sustainable urban development without investment and that there can be no investment without risk. So we conclude that tackling the question of risk is fundamental to the challenge of creating constructive engagement between the urban poor, the state, and the private financial sector, in urban regeneration. To do this we believe that processes have to be found or developed that can accommodate the inevitable diversity in their perceptions, definitions, assessments, and preferred options for management and mitigation of risk. Our research has begun to track some of the processes that seem to be achieving that aim.



what is risk?...

When the urban poor become organised and take the lead in developing housing and infrastructure schemes they face multiple risks. Often this risk-taking remains invisible to outsiders and few attempts have been made to provide targeted support in managing and mitigating the risks involved. The table below gives an idea of some of the risks that are being managed on a daily basis by Federations of the urban poor that have taken on the challenge of becoming leaders in urban development.

Political	When local and national governments change, policies often change with them. Policies on access to land, infrastructure provision, and subsidies for housing, and resettlement can be changed overnight, undermining years of planning and investment by organisations of the urban poor.
Economic	Macro economic policies can have a major impact on inflation, exchange rates, interest rates and other important factors that determine whether or not investment strategies developed by the urban poor will be economically viable
Market	When the urban poor develop housing schemes that rely on cross subsidisation from the sale of commercial for-profit investments, falls or escalations in market prices for rental and purchase of the buildings constructed can mean the difference between financial loss or financial profit.
Construction	Complex construction projects entail significant risk ranging from material cost escalation to unanticipated changes in planning and approval standards which can lead to major financial loss. Poor site management, the difficulty of accessing affordable site insurance and the potential for hiring incompetent contractors and labour also present challenges.
Natural Hazards	Hurricanes, earthquakes, floods and land slides can threaten developments in circumstances where no insurance is available.
Man-made hazards	Eviction, fire, and violence can rapidly undermine long term investment plans. Sometimes however events such as these act as a catalyst and organisations become stronger by fighting back.
Financial	It may be difficult to access the level of financing needed to cover the costs of a scheme leading to construction delays and an increase in overall costs. Where the state or other funders delay reimbursements cash flow problems can bankrupt a scheme rapidly. Unpredictable interest rate changes can have a similar effect.
Bank Failure Management	When organisations of the urban poor hold their funds in banks that fail the financial loss can be disastrous. When organisations fail to manage risk across their portfolio of projects one failing project may bring the organisation as a whole down. This can also occur when planned investments are not properly analysed and actual financial costs are underestimated leading to cash flow difficulties and financial losses. One of the most dangerous risks associated with management is failure to meet statutory requirements. If the organisation fails to report adequately in line with regulatory requirements they can be closed down.
Credit	Taking out loans that it proves impossible to repay places any organisation in financial jeopardy as does lending to others who willingly or unwillingly do not honour their debts. Sometimes the wrong kind of loans can be taken out and often loan conditions are too rigid to accommodate changes in projects as they develop.
Health	HIV/Aids and other health problems faced by the urban poor can have a devastating effect on organisations trying to develop committed and active leadership. Poor health can also mess up credit programmes where a scheme is dependent on repayment by individuals or families who become ill and lose their livelihoods.
Bribery and Corruption	"It's expensive to be poor!" The urban poor face daily demands from officials for illicit payments. When their organisations invest in large-scale investments a refusal to pay bribes can lead to major delays in the granting of project approvals, causing construction delay and consequent financial problems.
Fraud	Without adequate safeguards project resources can be siphoned off for private benefit. Funds may also be allocated on a patronage basis to build up personal power rather than serve the organisation as a whole.
Co-option and take over	Better off individuals and families pressurise or "severely tempt" poor households to give up the benefits resulting from collective investment and the assets intended for the poor end up in the hands of the rich. In some cases collective investments end up benefiting just a few people while the majority are left where they started. In other cases collective organisations of the urban poor can be taken over by political interests, well-intentioned professionals or external funders. Accountability to the poor themselves is lost and the organisations end up disempowering those that it was supposed to strengthen.



who takes the risks?

Homeless International's research has found that negotiations taking place around risk tend to be most successful when organisations coming from different starting points are able to effectively share the knowledge that underlies their understanding of risk.

When senior managers from Citibank spent time with pavement and slum dwellers in order to understand their community savings and loan systems, they discovered that many of the principles applied were similar to their own. One of the main differences however was that, in the words of Citibank's Managing Director, "among the slum dwellers the borrower designs the loan product, with the result that the risk of non-repayment is dramatically reduced." When credit analysts from UTI Bank visited Pune to assess the work of SPARC, the National Slum Dwellers Federation and Mahila Milan in designing and delivering community toilets under contract to the Municipality, they were able to hear from communities themselves about the acceptability of the new facilities. Communities without toilets had begun to pressurise local councillors to become involved. The concerns that the bankers had in terms of "political" risk were largely addressed when they recognised the credibility and reputation that the new community-led process had developed.

Beck (see resources, p23) has pointed out that "... there are winners and losers in risk definitions. Power and access to and control of knowledge thus becomes paramount in a risk society." The point was put more graphically by Humpty Dumpty in Alice through the Looking Glass:

"When I use a word," Humpty Dumpty said, in a rather scornful tone, "it means just what I choose it to mean. Neither more nor less."

"The question is," said Alice, "whether you can make words mean so many different things."

"The question is," said Humpty Dumpty, "who is to be master. That is all."

The battle to control the definition of risk has only just begun. It is an important battle because its outcome will determine how resources are allocated within cities. What is clear is that as the knowledge of organisations of the urban poor increases and as they share this knowledge with others at local, national and international levels, their capacity to take a leading role in defining what forms of investment make sense, and what risks are worth taking, will grow.



Photo: Cleaning drainage channels in Dharavi, Mumbai, during monsoon season.

"When you are alone, especially coming from a background of the poor family, you really have to take risks to live. Everything for life is a risk. For you to get some food, sometimes you have two days without anything in your stomach. So sometimes you have to force yourself to get food, like going to the shop, getting credit for food, not knowing when you will be getting money to pay it back. And then sometimes it will take longer than what you expected and the owner of the shop starts to become negative towards you. But since, for instance, I was part and parcel of SAHPF (the South African Homeless People's Federation) with the system of savings and credit it has tried to hide my situation, whereby after I take credit from the savings scheme it becomes confidential. The members of the Federation will never go around telling others "Oh, she took a loan and can't repay it." Whereas if I take a loan or request some money from my neighbour, if I don't bring it back within a set period of time she will go and tell her neighbour, "Look, she has bought a loaf of bread when she owes me money, I don't know what she thinks she is doing." And the hatred starts between the neighbours. But with the collective system of the savings scheme it is the secret of the group to help each other. It lessens the risk of defaming someone's character and gradually builds a person's confidence to start doing things. A person becomes more confident in approaching life in general as now you have some people to share your experiences with, to give advice to and get advice from. It becomes easier to challenge the problems that come in day-to-day life. I think life is a risk on its own. How you handle it comes from your inner self, either you approach life positively and accept it as a positive challenge or you just decide you can't cope. And if you are alone, the two definitions will become a difficult choice but if you are with other people you will get some stories from other people and become confident to say it is not me alone who is facing this kind of a challenge. So by challenging the challenges collectively it's easier and lessens the risk of how to resolve the problems."

Rose Molokoane, South African Homeless People's Federation, 2002

risk and individuals...

...back to square one

Communities trying to make changes are often caught in the trap of Catch 22s, and despite years of hard work and negotiations can find themselves back to square one - or if they're unlucky, another five steps behind. Sheela Patel, the Director of SPARC in India, explains...

There are many ways to describe the despair in which poverty traps individuals, households and communities. The trap appears like a maze where any attempt to escape leads you back where you started, or even worse, might push you even further back.

Take the situation of pavement dwellers in Mumbai - people who have lived for over 20 years in makeshift tent-like dwellings - and try to imagine their situation. Most households have come from the most underdeveloped districts of India to Mumbai to look for jobs. Whilst they find work (which barely feeds them and their family), this is possible only if they can live close to that place of work. When the city did not give them a place or space for their home, they, like thousands of others, squatted wherever it was feasible. Four or five decades ago, people who migrated to cities simply squatted wherever they could find work. Interestingly, that choice of where they squatted in those early days - on pavements or other lands - subsequently created a huge differential. Over time, squatters on government and private lands gained protection from eviction, and began to access water and sanitation, and even security of tenure. But not so the pavement dwellers, whose location on the street made them "invisible" to government so their existence was never even acknowledged. That meant that whatever resources families had could be destroyed along with all their belongings when the city demolished their homes in the hope of moving them on. It kept pavement dwellers in a vicious cycle of asset depletion.

The 5½' by 6' pavement dwellings are defined by the width of the pavement, and the length is dependent on the number of households that jostle for space. The material used is initially recycled wood, tin, bamboo and plastic. Every time communities faced demolition the fragile structures would be ruthlessly pulled down. But with nowhere to go, people found their meagre assets destroyed and were forced to rebuild. Because of this fear of eviction and subsequent loss, pavement dwellers used temporary materials which need replacing each year, especially after the monsoons. SPARC and Mahila Milan (MM, literally 'Women Together') have calculated that these investments in such a dwelling are equivalent to the instalments to be made on a yearly basis for a brick and mortar house costing 40,000 rupees (around £570). Yet, at the end of 20 years, the pavement dwellers were back to square one. This has remained the war of attrition between the poor and the city. When you are invisible to the state, your own asset base is ruthlessly diminished. It was only the creation of a Federation of pavement dwellers and their membership in a larger National Slum Dwellers Federation (NSDF), that began to produce the internal momentum for exploration of options that sought to break this vicious cycle. Initially, the women who built and defended these dwellings began to focus the community's energy to explore what

alternatives they wanted. It is difficult to imagine how hard it is to break the cycle of thinking at survival levels and move to other possibilities - it was only possible because of the support of a larger Federation helping them. For the very first time, they felt entitled to dream, to imagine they could have secure homes, that they had a right to such a home, and were capable of developing all the necessary details. They conceived dreams of a house, its cost, and then linked the practice of daily savings to a complex strategy of putting aside funds which would eventually cover repayment of a housing loan. Communities located land in the city and challenged the government who claimed no land was available, and they also began to understand the workings of government land allocations. An important activity was the undertaking of a census of slums, and detailed mapping of where pavement dwellers lived in the city. This led to setting up house model exhibitions to share the community's vision, not only with the state but also with professionals and other communities.

This process in turn inspired and motivated those in NSDF who were also seeking land and secure housing. This meant that what began as a desperate quest to change the negative spiral caused by relations with the city now became a powerful tool of engagement between the poor and the state. It finally led to the inclusion of pavement dwellers into "squatters entitled to relocation" in the 1995 Slum Rehabilitation Act. In 1998, the first 536 households who designed this process were the first group to be leased land by the state. It took three years to clear the land-related documentation and the project finally began in 2001. Even more powerful is the fact that NSDF/MM and the Bombay Municipal Council are now designing a strategy to plan relocation for 20,000 pavement households in the next five years.

If seen through the lens of risk-taking and mitigation, this transformation and its extraordinary story has some vital milestones. When voiced by the informal and uninitiated the process seems insignificant, but communities took a variety of risks: the risk of association with other organisations; the risk of believing you can change the status quo; the risk of thinking at scale; the risk of leveraging knowledge / capacity to bring government and banks on board; the risk of being used as a precedent and having the process hijacked.

Yet, pavement dwellers and their federations have taken these risks and spearheaded a movement of communities who now begin to believe they can make changes in their own lifetime. How is that possible? Because their organisational capacity is able to trigger the imagination of a very large number of people to believe they can make change happen, and sustain that over long periods of time.

risk and individuals...

HIV/AIDS pandemic

For most poor communities, problems extend far beyond housing. Health is an issue for a number of reasons: it can be related to poor infrastructure such as water and sanitation; there may be food shortages or droughts, which debilitate people's health; and, in high-density informal settlements, communicable diseases can become killer epidemics. The HIV/AIDS pandemic touches thousands of poor communities all over the developing world, most notably in Africa. As well as the immediate effects of a family member's illness or death, such as loss of income generation, HIV/AIDS has a huge effect on community capacity. Many of the Federations in South Africa and Zimbabwe are having to deal with losing trusted and skilled leaders to the disease.

Because of this, communities are coming together to fight back, using their networks and skills to address the issues around health in general and HIV/AIDS in particular. Some, such as the Zimbabwean Homeless Peoples' Federation (ZIHOPFE) have come up with concrete solutions to make daily life more bearable - for example, ZIHOPFE's Guanganano Fund will now give small loans for social support. Federations are also looking at how they can mobilise communities to tackle HIV/AIDS as well as land, housing and living conditions.

"In Zimbabwe the major problem we have is AIDS. As the Federation our emphasis had been around building houses. But increasingly because people are dying and people are sick we are realising that we might not even be able to build those houses and live in them because we will have died. Because in the Federation we say that we die together, what we have emphasised around health issues especially those that are related to AIDS and HIV has been trying to really feel for each other and give each other love and finding practical things that make a difference to people's lives. And we have started in a small way around looking at how people can eat healthily and also some herbs that might be able to build a person's immunity and also help them fight against opportunistic infections that come as a result of AIDS.

"But we realise that its not just about the medicine, there are also a lot of other issues, feeding kids, school fees, you need to eat better, sometimes you need to go to the hospital. A member that was a Federation leader who disclosed that they were suffering from AIDS, and that really encouraged others to look at practical things to make people that are affected with AIDS or HIV lives better. The (Harare) Federation . . . has been talking about establishing a fund that could look at addressing those needs that require money that come as the result of HIV and AIDS. Because what we found was that there are a lot of AIDS service organisations in our countries that have one form or another of support for HIV and AIDS, but none of them will give you money . . . As poor people we have realised that the same strategies that we have used for housing and all the other issues that we have addressed so far as Federations, that's the same approach that we require for AIDS. We are part of an international network of the poor, we are helping each other by learning from each other, we are helping each other by assisting each other where we have problems. We hope that what we have done so far regarding all our other problems related to poverty and housing, we'll continue doing that with health." (S Chiremba, ZIHOPFE) speaking at the Shack Dwellers Federation of Namibia National Meeting, May 2002.



Photo:
This is
Rufaro and
Rosemary,
two
leaders of
the
Zimbabwe
Homeless
Peoples
Federation
who have
sadly since
died of
HIV/AIDS.

risk and communities...

taking risks to make changes

In order to move away from high risk situations, communities often have to take a greater risk in the hope that they will succeed. Here, Sandra Yu from the Vincentian Missionaries Social Development Foundation (VMSDFI) reports on the situation in Payatas, in the Philippines...

It would perhaps appear a truism to say that urban slum living carries with it enormous risks. Apart from the obvious economic risks of poverty, low income communities daily face socio-economic risks brought on by a mixture of circumstances: their absence of secure land tenure which often invites forced evictions, high cost of land which pushes them to uninhabitable locations, lack of social security which leaves most ravaged and impoverished when contingency strikes, insurmountable legal obstacles which thwart their efforts to formalize their settlements.

In high-risk areas such as Payatas, Quezon City, in the Philippines, the intensity of risk is compounded by the grave danger posed by their surroundings. While other at-risk communities live beside railroad tracks, riverbanks or under bridges, in Payatas, people live and work atop and around the 25-hectare open-pit dumpsite. An estimated 4,000 households rely directly on the dumpsite for a living, scavenging reusable and recyclable waste, while scores of households benefit from it indirectly through related trades or simply from the space that it provides for shelter.

Since 1990 when the VMSDFI began its development efforts in Payatas, deliberate efforts have been made to mitigate and reverse some of the risks experienced in the community. In 1993, a savings programme was begun, which provided people with a place to park their funds. The savings facility not only allowed people to manage their household expenses more effectively; it also cushioned them against emergency situations since they could draw some funds for unforeseen expenses. In 1999, armed with their savings, community residents began negotiating with landowners to purchase lands that were more suitable to raise their families.

When the savings programme was introduced in Payatas, the response of the residents was overwhelmingly positive. *Jeepney* drivers, child scavengers, elderly people, mothers and students could be found depositing their funds in the programme for safekeeping. In a matter of one or two years, the savings programme quickly spread to different parts of the country. Today, savers are found in 22 cities spread throughout 14 regions and now total 35,000 individuals. These communities formally united in 1998 to form the Homeless People's Federation Philippines (HPFP). Such a rapid expansion bears out the enormous need for an effective support system which could help mitigate or reverse the risks faced in low-income communities, especially those in high-risk locations.

The savings programme has now evolved and offers the following facilities: voluntary savings, from which members can deposit and withdraw anytime; compulsory savings, where their

deposit entitles them to loans of up to 1.8 times their savings; land and housing savings, which are non-withdrawable except for housing purposes; and the Urban Poor Development Fund, which allows communities larger loan amounts to purchase their land or to develop infrastructure. A mortuary fund was recently set up wherein members contribute a small amount every month, qualifying their families to P10,000 (£125) upon their death. The health insurance programme (presently only in Quezon City) provides members with free medical consultation, medicines and hospitalization in exchange for a minimal monthly contribution. All these are being managed by community leaders and volunteers who follow simple but transparent systems of recording.

The programme enables residents to mitigate the risks of sickness, death, as well as the economic risks endemic to subsistence livelihood activities. It is regarded as a community support system which gives communities some security in meeting inter-connecting needs. In the wake of the Payatas trash-slide tragedy in July 2000, for example, the savings programme registered an increase in savings and a decrease in withdrawal contrary to expectations. This somehow underscores the residents' dependence on the programme as a support system in the midst of extreme vulnerability. Furthermore, it allows communities to reverse the risks of homelessness by giving them the financial tools to purchase land and the social network nationwide (and internationally) to facilitate learning and sharing of experiences. At least 11 communities have now bought their land, most involving relocation from danger zones, and are in the process of upgrading them with community facilities.

The process of relocation can bring with it additional risks to the displaced families, notwithstanding its voluntary nature. Families are potentially removed from their livelihoods, basic services, community support systems, and their houses are dismantled. They thus potentially face risks of joblessness, further impoverishment, loss of access to health and educational services, and, thus, "slumification" once again of their new community. Moreover, they face the risk of losing their new land if they are unable to pay for it. Anticipating and providing for these risks is a tough proposition. As the HPFP is run by communities themselves which have experienced these types of risks at one time or another, they well understand the urgency of mitigating these risks and they find ways of doing so. They assist affected communities in providing pre-, post- and actual relocation processes (see list overleaf) and engage the public sector in alleviating some of the difficulties encountered. As much as possible, communities are relocated into the same location so as to keep social relations intact. Currently, HPFP is also collaborating with local authorities in implementing government-initiated relocation projects.

risk and communities...

taking risks to make changes

Key to the approach of HPFP is giving communities the responsibility and the means to undertake most of the relocation and resettlement processes listed below. Leading their own development, communities are able to address their needs more accurately and are able to establish the mechanisms that they themselves can manage and sustain.

Pre-relocation activities

Identification of families and socio-economic information:

- Mapping and enumerating affected households in danger zones to properly identify at-risk households
- Conduct socio-economic surveys to determine the affordability levels of each household and to better select land sizes that they can realistically purchase
- Identification of possible structural and economic losses to be suffered by the community and each household (forthcoming)
- Land acquisition and resettlement
- Land identification, research, and negotiation, to ensure that the community selects the land which its members find suitable and at a desired price
- Identification of sources of financing and loan repayment policies based again on affordability levels
- Design and implementation of subdivision plans and community facilities
- Preparation of legal documents for land registration, building permits and site development permits

Implementing systems:

- Design of relocation policies, including lot distribution, transfer procedures, household prioritization, scheduling, etc.
- Savings mobilization (e.g. daily savings for daily income earners) in preparation for initial and monthly payment
- Establishment of neighbourhood association policies
- Engaging government agencies in pre-, post-, and actual relocation activities, including contribution to transfer costs and installation of common facilities

Post-relocation activities

- Maintenance and continuous development of neighborhood association policies
- Collection of loan repayments
- Planning and establishment of other physical and social facilities in the community, including health centres and day care or educational services



This picture shows Sayong, one of the members of the saving schemes in Payatas. Sayong has sadly since died, but this shows her adding up the daily savings totals - all the members of this particular group are elderly people living on the site.

risk and communities...

why federate?

Individuals living in informal settlements face risks in their daily lives - so why do they add more by choosing to federate? Jane Weru, the Director of the Pamoja Trust in Kenya, explores the early life of a federation...

In Kenya we have a long history of evictions and land-grabbing in informal settlements. In 1995, the idea of a federation came about because everybody in the informal settlements appreciated that they cannot fight land-grabbing, they cannot fight evictions, that they need the common strength of different settlements at a critical mass to be able to address this issue. First it was a fight against evictions. In time, evictions lessened considerably and people are now beginning to see the need for a different way of working. People are seeing that if they now approach the city government or central government, they are starting to say yes, you may be able to get certain resources. So then the need to mobilise resources beyond your own becomes crucial, not just in terms of finance - knowledge and information resources are also crucial. A fledgling federation gets those resources from its people. It also gets them from other nations where they have already started their own federations, as well as accessing them from support organisations and NGOs.

Muungano has been around since 1995 and it's still not a consolidated organisation - there are some contradictions and internal dynamics. During the development process, from the time when people realised that collective actions are actually going to achieve more than individual, many things can go wrong. One of the main challenges is really the creation of strong organisations at the community level. The base organisations have to be strong. They have to be able to demand accountability from their own leaders at that level. And if that is not in place then basically you don't have a federation. In the Federation development in Kenya, the issue of landlord and tenant is really a challenge for the community Federation. Initially, when we were fighting evictions, the question of who held the entitlement to the land never really arose. We had a common enemy on the outside, and were a common bloc that was facing that threat. If you were a tenant or a structure owner you were faced with the same threat.

Once that struggle finished and resources became available but limited, the struggle grew between competing forces within the Federation, so that you had tenants and structure owners feeling that they were both entitled to something. And the structure owners felt that they were entitled to more than the tenant because they had paid a bribe to get hold of their plot, and they had built a structure. So then we faced this conflict within the Federation that we are still struggling with. Some of the absent structure owners are also in some of the saving groups. And, therefore, the question of who the Federation belongs to, and whom it represents becomes a key question. Can absentee structure owners be members of the Federation? And, I think, really people are beginning to say no. Basically what the

federation members are saying is we use the fire test to see who actually should be a member of the Federation. The fire test is who gets affected when there's a fire in the village. Who loses out? And it is basically either the structure owner or the tenant. The absentee structure owner doesn't lose anything from a fire. So really the people who should be members are those people who are affected by the conditions of life within the informal settlements.

In any organisation a leadership will emerge. Leadership must emerge from the community itself, and it must emerge from the rituals of the Federation and the values that the Federation seeks to nurture within the community. So it is those who are seen to contribute most to the federation, and to really live the values that the Federation seeks to build within the community that should be the leadership. The key ritual is savings. It is a major ritual, something that is done on a daily basis. It is a way of life. And the values are the values that end up in the savings groups. The values of care and maturity that come from collecting from everybody in the Federation. We are not just collecting money, we're collecting information and we're caring for the people who are part of this Federation. So as we're collecting money and information we see who is hurting, we see who is in a crisis and we deal with that. Now the other values are the values of openness, honesty and transparency. They are major values because they are values that are nurtured by the savings groups themselves. The fact that you must show your books, put your books on the table really nurtures the value of openness and honesty. It helps to grow those values.

Every ritual helps to challenge each person within the Federation, each person who participates and is affected in terms of the development of values. When we did the house model [in Huruma in Spring 2002] for instance, the question as to who should be the first beneficiary arose in a very strong way. And all the leaders felt that they should be the ones. So they were forced to deal with the issue in a very practical way, not in an abstract way that is done in a workshop. It also challenged them on the question of inclusion, because when we tried to get a place that we could build the model house, we identified a plot near the playground, but the youth there said no, we don't know who you are. You never included us in what you are doing. We think you just want to grab our land. So they were faced with the question of inclusion. Then they began to realise that in order for this to work they must open the doors. Because in the past they kept the doors closed because they felt that they had struggled a lot to get where they were. Now everybody must come in for the prize. Everyday as you go through the rituals you also go through a process of challenge and change.

Photo: A member of Muungano wa Wanavijiji at her home in Nairobi, Kenya

building a power base...

...taking a chance

Often, when talking to people involved in innovative urban development partnerships, they mention the individuals within local authorities who have been instrumental in changing relationships between local authorities and the urban poor. These individuals, usually municipal officials but occasionally politicians, take significant risks in seeking to change the way that the local authority bureaucracy interacts with the urban poor.

There can be political risks for municipal officials seeking to promote urban development initiatives in partnership with the urban poor. Opposition will come from those with vested interests in maintaining the usual way of doing business and in contexts where the urban poor are labelled as squatters or in some way "undesirable"; seeking to improve their living conditions can be unpopular with other voters. Commercial organisations, which the local authority would usually contract to deliver services to low-income communities, will not welcome changes where the local authority seeks to enable organisations of the urban poor to take the lead in service provision and urban development. These commercial organisations may be influential in local politics, either through their size or through informal systems of pay-offs that have filtered into sectors where public sector salaries are relatively low. Local elected politicians may oppose new partnerships with the urban poor because of the implication that the existing ways of doing business - which they have overseen - are not delivering for their constituents. On the other hand, when local authority officials work with the urban poor to deliver services and development in an open, negotiated partnership, elected politicians no longer act as gatekeepers who can then play the role of a benefactor or patron when their particular community benefits. However, once a partnership has been successful in delivering development for their constituents, local politicians often become more supportive to take some of the credit for the success.

Informal settlements are frequently on valuable land, close to city centres, which their residents rely on for their livelihoods. Local media often label residents of informal settlements as outsiders, not "legitimate" citizens, which can lead to demands to resettle the slum dwellers on less valuable land, where they are also less visible to tourists and business visitors. As a result, local authority individuals who seek to promote more inclusive development which benefits these informal settlement dwellers, can find themselves politically unpopular. Trying new approaches to urban development can also entail significant institutional risks. Working in partnership with the urban poor will cut through existing systems within local authority bureaucracy, as there is often a need to change rules to enable organisations of the urban poor to compete with conventional service delivery agencies on a level playing field. Contractual requirements for commercial organisations to deliver services - e.g. initial deposits paid to the local authority, payment only on completion of contract - may be inappropriate when a community-based organisation is seeking to provide services in its own neighbourhood.

Alternatively, there may be attempts to subvert new processes to enable the continuation of the status quo, such as contracting companies setting up NGOs to bid for projects that are only open to NGOs. Ironically, conditionalities imposed by external donors or lenders can be helpful if they demand the participation of the poor in urban development processes.

However, there are ways in which these risks can be mitigated. Federations of the urban poor have discovered that it is important to celebrate innovative partnerships as much as the concrete results of the partnership, enabling all those involved to share the credit for their contributions to successful developments. Integrated exchanges, whereby communities and municipal partners visit other communities developing similar relationships, provide a mechanism that enables both parties to explain (and take the credit for) their role in developments. Integrated exchanges have multiple benefits in terms of deepening existing relationships between the two parties and supporting fledgling partnerships in new cities or regions. Organisations of the urban poor often face further challenges to institutionalise such relationships, so that they are no longer dependent on one person within the local authority or other agency. Otherwise, there is a significant risk that staff turn-over and departmental shifts can dislocate, jeopardise or wipe-out the relationship in which both parties have made significant investments.

It has been a long journey

It has been a long journey,
 From the winding brick paved lanes of Panipat, (1)
 Where Boo Ali Qalandar (2)
 Preached the unification of God and Man,
 To the wide avenues and squares of Paris,
 Where Voltaire ridiculed all mysticism.
 It has been a long journey,
 From demonstrating passionately against injustice
 In the streets of Karachi,
 To discussing intellectually the concept of universal brotherhood
 At meetings in the heart of London
 The former devoid of reason, and the latter of sincerity.
 It has been a long journey;
 From waiting at the crossroads with a garland of jasmine flowers
 For a hypocritically shy and coquettish beloved
 To embracing chance acquaintances in public places.
 It has been a long journey;
 From struggling to create self-sufficiency and empowerment
 In the cities and rural areas of an impoverished Asia,
 To negotiating dependence in Washington and
 The capitals of Europe.
 It has been a long journey!
 So many contradictions that I am tired.
 Maybe our future generations will reconcile them.

ARIF HASAN

Karachi, 1993

1. A small town near Delhi where my family originally came from.

2. An eleventh century mystic.

building a power base...

...people saving

'uTshani' is the Zulu word for grassroots and the name of the major community fund in South Africa. Since its foundation in 1994, the Fund has given loans for land, housing, infrastructure and income generation. Loans are only given to Federation members, most of whom are shack dwellers, and about 90% of loans are given to women. The capital comes from the South African Homeless People's Federation (SAHPF), government grants and local and international banks and donors. In Spring 2002, there was 59 million Rand (US\$5.1million) capital in the fund. Anton Aiello, the uTshani Fund manager, introduces their work...

The urban poor movement in South Africa is one of the oldest and most successful, and is undertaken by an alliance of three partners. The South African Homeless People's Federation is a movement of poor urban communities who have organised themselves into savings schemes. The Federation is partnered by two NGOs: People's Dialogue and the uTshani Fund. These three organisations work together to strengthen the social movement and to influence the flow of state resources to member communities.

Until recently, uTshani was managed as a department of People's Dialogue. Now a distinction has been made between them. The job of People's Dialogue is to help build the Federation's social assets - its knowledge, internal coherence and influence. uTshani's job is to help grow and protect the Federation's material assets - its fixed assets and money. Another important recent shift was to regard the alliance between the three South African organisations as a partnership. This opened the space for the NGOs to contribute more proactively to the development agenda of the social movement.

uTshani's work is organised into three themes. The first theme is around the built environment - housing, land and infrastructure. Another theme is household income - savings and income generation. The third theme is the long-term financial viability of the three South African partners. There are several reasons for the three themes. On the built environment theme, our Federation has built up a momentum around housing and land since the start of the Federation in the mid-1990s, and there are reasonably strong government grant programs around housing, land and infrastructure. With household income, the South African economy is controlled by established business, the space for informal economic activity is small, and we are still grappling with low confidence in the savings practices that developed here. On the theme of long-term financial viability, there is a growing desire to mirror the movement's social influence position with an increase in financial muscle.

All three partners have important roles to play during the life of any project. The Federation's role is for the local savings scheme to do as much as possible during the life of the project, and to share the management of the process with uTshani. Savings schemes undertake many tasks: identify land, develop people's knowledge of the development process, enumerate, strengthen the savings practices, present requests and information to project funders and government. The role of

uTshani is to work with the Federation to assess projects' risks and opportunities, and to provide whatever capacity the savings scheme is short of to manage the process. This includes providing support in a number of ways, either in terms of helping the savings scheme grow, or more directly, through provision of finance. People's Dialogue's role is to support the savings scheme in its enumeration process, in its discussions with government, in designing its capacity-building and exchange programme, helping to plan the project process with uTshani and the savings scheme, and if needed, in advocating changes to government policies that affect the project.

One of the great feats to be achieved by all three partners during the project process will be to keep the savings scheme at the centre without being blind to the risks that uTshani deals with. The partnership needs to be realistic about the capacities of each of the partners, and to be unafraid to make a solid response to capacity shortfalls. uTshani was recently asked to get involved in the local savings systems, but our work on this has just begun. Our task is to help the Federation to re-build the savings scheme practices, and to help regain the confidence in savings as a major development tool. The re-building will take place where built environment projects are underway, as well as where no such projects have been started. The partnership is in the process of together re-designing the local savings systems, and will study local and international examples, then adapt them for local conditions and try them out on a handful of savings schemes that are busy with land, infrastructure or housing projects. The idea about linking the rebuilding savings schemes that are involved in built environment projects is to concentrate on a few sites and to use them later as places of learning for next-generation savings schemes. We expect that in a year or two, savings activities will once again become the major tool of the Federation.

The effort to build long-term sustainability of uTshani and its partners is expected to gain momentum next year. We are considering setting up: guarantee funds (which will allow uTshani to serve a greater number of projects at lower risk by attracting other lenders to serve the Federation); an endowment fund to cover some of the operating costs of all three partners; a self-insurance fund to deal with bad debts (and thereby allow uTshani to escape becoming too conservative); and to cut back on home loans and to bring in other financial partners to do this.

building a power base...

...people saving



Photo: Savings provide the foundation for housing. Federation members in Cape Town, South Africa

Built environment work

Our built environment work concentrates on working with the Federation and People's Dialogue to get land and access government grants. As a partnership, we make the most of our opportunities and manage the risks by developing and financing a project in stages.

Firstly, we undertake an appraisal, in which we identify the main opportunities and threats to the project. These might include: whether bulk infrastructure exists, whether the project is likely to gain local government support, whether the landowner is willing to part with the land, and where else we can apply for project grants or other finance. If the project still looks feasible, then the next stage would be to do a pre-feasibility study. The purpose of this is to understand more about the main opportunities and threats, to take advantage of the opportunities, and to remove those threats that we can - for example getting commitments to install the bulk infrastructure, and strengthening the capacity of the savings scheme to run with the project. At the end of the study, we aim to have reports and agreements on the land, improved capacity and an enumeration of the savings scheme, and a rough budget. Most important of all, we form an opinion on whether to continue with the project.

Next comes a feasibility study. The purpose of this is to firm up the project ideas, to explore the lesser threats and opportunities, and to make clear proposals for the project funds. At the end of the stage we aim to have a more detailed plan: how the land will be used, preliminary engineering and house designs, studies on the potential for economic activity, a more accurate project budget, a final opinion of the feasibility of the project, a clear policy for how the savings scheme will allocate sites to members, and of course, firm requests for project funds. Once project funds have been lined up, then the work will start to get the project ready for implementation. This usually involves tightening up the detailed designs and budgets, ensuring the legal necessities are dealt with and creating agreements with any other partners involved. The last stage is the actual construction.

building relationships

...mutual auditing

Federations of people all over the world come together to try and create solutions to the problems they face on a day to day basis. People join up to share knowledge and ideas, and to save up money which will give them both an easily accessible fund and bargaining power with outside organisations. Individuals and communities invest a lot into their Federation, not just financially but in terms of time and emotional effort which often means the Federation becomes like a second family. But there are risks involved with this investment. Any organisation naturally generates a leadership and on the community level this can cause a number of problems. In many fledgling Federations, the leaders can become all-powerful, making decisions over the heads of the members and pursuing their own agenda. There can also be issues around the financial management of savings groups, particularly when there begins to be enough money to give housing loans. In many ways, the closeness of the community is the best safeguard against such practices, as everyone is aware of what is happening and can exercise a certain amount of pressure on individuals. But this does not always work, and there are a small number of cases where a federation leader has spent community money on building their own home.

In Thailand, this risk is mitigated by the introduction of a secondary level of scrutiny. Known as 'mutual auditing', this works in much the same way as the knowledge that the eyes of all your neighbours are on you. Thailand has many small federations and networks of community groups, and as well as supporting each other's efforts, they endeavour to keep checks on one another's activities. This makes it much harder for one person to step out of line. In close-knit poor communities, problems may be perpetuated by someone high up in the local power structure whom nobody wants to confront - having an outside organisation keeping check means this difficulty can be bypassed. The flip side is that the federations are sufficiently well known to each other for these activities to be familiar and inoffensive.

"Poor communities start doing things together because of need - because the problems they face cannot resolve themselves individually. A network can negotiate on behalf of a community for things which that community may be unable to get, because it is too small. This speeds up the change process. The collectivity of networks is perhaps the most powerful element to push the community process beyond the activities of microcredit and into the larger structural issues, which are the root causes of poverty. When poor communities link into networks and when networks link together into movements at large scale, they move naturally into questions of urban governance. And when those numbers are backed up with [institutional and financial support] they can begin negotiating with the stakeholders in the city and bring their development ideas to the bargaining table - whether it is to deal with cleaning a canal, relocating a slum or solving the city's garbage problems.

In the network model, individual communities are the smallest structural unit and represent the most local constituency, but once they link together into the networks at city, provincial, regional or national level, they become a political force. Without these two elements - the smaller individual units on the ground and the larger collective unit with the force of numbers - you can't hope to make structural change at any significant scale. More than 150 community networks have been set up in Thailand, and as these have grown in size, strength and sophistication, they have become increasingly prominent players in their cities and provinces. There are plenty of old-style politicians who see this growing strength as a threat to those tired old systems of patronage, which have allowed them to control and exploit the poor for their own purposes. And inevitably, this has led to some tensions in certain cities."

From the Community Organisations Development Institute (CODI) Update, Autumn 2002.



Photo:
Many of the informal settlements in Thailand are in unsafe areas such as along canals or railway lines. This photo was taken in 2000 on a visit with UCDO, now CODI.

Opposite: Shoba, a member of Pune Mahila Milan who took a toilet construction contract

building relationships

...community-to-community exchanges

When communities of the urban poor come together in federations, how do they support each other to take risks? Community-to-community exchanges provide a mechanism for the rapid and effective exchange of learning and knowledge, enabling poor communities to form strong networks. Such networks can support communities to take risks in seeking to improve their living conditions. Networks and national federations of the urban poor also create a critical mass which enables members to not only engage relevant authorities in meeting their basic needs, but also to change policies and tackle structural inequality.

In India, an Alliance consisting of an NGO - the Society for the Promotion of Area Resource Centres (SPARC) - and two community-based organisations - the National Slum Dwellers Federation (NSDF) and Mahila Milan (MM) have been exploring options for community-led sanitation, using community-to-community exchanges to share their learning and support risk-taking. The World Bank estimates that 54% of the population in India's urban areas do not have access to sanitation. A NSDF/MM survey of slums in Mumbai conducted in 1994, showed that in 151 settlements, with a combined population of more than a million people, there was a staggering ratio of 1,488 persons per functioning toilet seat. There were 3,433 municipal toilet seats in existence - far short of the 20,440 required to meet the municipal target of 50 persons per seat - and only a fifth of the existing seats were actually functioning.

Between 1992 and 1994, Homeless International supported Mahila Milan and NSDF's initial experimentation in community toilet block construction. Twenty toilet blocks were built in eight cities. After that, the community groups involved trained other groups throughout India through community-to-community exchanges, using the benefit of their own experiences of construction, design and negotiation with the state authorities. Although the Alliance continued to construct toilet blocks, this initial work had had little impact on policy, and in particular on the large (World Bank funded) Bombay Sewerage Disposal Project (BDSP). In 1994, the World Bank began negotiations with the Mumbai Municipal Corporation to loan money for a large sewerage and sanitation project in the city. A condition for the loan was that the project address the needs of the poor and include the building of community toilets in a group of slums. The project set a target of providing toilets for at least one million people. At the city authorities' suggestion, the federations were subcontracted jointly with a firm of engineers to do the "feasibility study" for the toilets. The federations found sites where communities could design and build toilets, using building materials and infrastructure mains provided by the city (with the World Bank project's help). The World Bank however decided to set up a competitive bidding process, which pitted one community against another to be chosen as the demonstration projects, and subcontracted NGOs instead of communities to do much of the work. By 1997, no toilets had been built and the Alliance eventually decided to withdraw from the process in Mumbai.

However, the Alliance also had opportunities to test ideas in Pune, a city in Maharashtra, India. Pune has a population of approximately 2.7 million people, nearly 40 per cent of whom live in the city's 500 slums. In 1999, the Municipal Commissioner, Mr Ratnakar Gaikwad, invited NGOs to work with the municipality to build toilets. The NGOs had to meet certain conditions including working with communities and committing to manage and maintain the toilets for 30 years. The Pune Municipal Corporation (PMC) found the funds for this construction programme within its own budget. Families were to pay 20 rupees per month to the NGO for maintenance and the blocks all included caretakers rooms. During the two phases of the construction programme, the Alliance built 115 toilet blocks. Mahila Milan in Pune had not previously taken on construction projects at anywhere near this scale and learnt from the Alliance's experience elsewhere through exchanges. As the programme went on Mahila Milan got more and more involved, and individual women began taking contracts to construct blocks. *"We didn't know how to break down the old toilets, clear the sludge, how deep to dig the pits... We had no idea how to go about such things. We didn't know how to read the architect's drawings. But once we got involved, we started to understand these complex things."* Savita, Pune Mahila Milan.

Exchange visitors came to Pune from all over India and internationally. After a visit to Pune, the Federations in Bangalore decided to approach their own municipality to begin exploring building toilets in their own city. The toilets that were constructed share many features with Federation toilets elsewhere, for example separate toilets for children. In the meantime, the Alliance had been approached to again participate in the Bombay Sewerage Disposal project, which had still not constructed any community toilets. After much internal discussion, the Alliance agreed to become involved and was eventually contracted to build 320 toilet blocks in 20 wards of the city of Mumbai in a two-year period. Again, the scale of the programme meant that the Mumbai Federation and Mahila Milan had much to learn from the Alliance's experience in Pune. Meera Ramani, a member of Mahila Milan in Mumbai explains: *"Jockin told us that in Pune 300 toilet blocks have been built. He said that we could go there for inaugurations, so we went there to Pune with him. We saw the work done by the Pune Mahila Milan. When the toilet project began in Mumbai, I thought if they can do it, so can I! I asked for a contract and built this toilet."*

The Alliance's experience demonstrates that shared learning through exchanges helps poor communities to take risks and successfully test new solutions. Exchanges have also been critical in spreading the experiences to enable community toilet blocks to be built at a scale that makes universal slum sanitation a possibility. In addition, the exchange process gave individuals, especially women, the confidence to take on contracts to build toilet blocks. Individuals would have been reluctant to take such a risk if they had not linked up with other poor women who had shown what they could achieve.

building relationships...

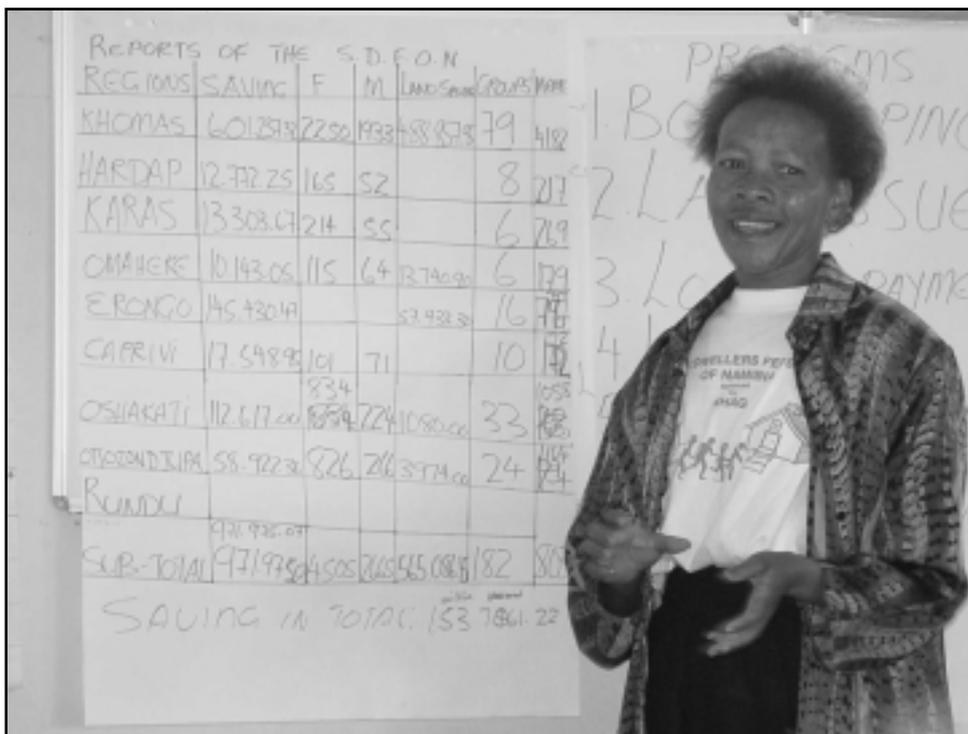
...finding recognition

The South African Homeless People's Federation has a slogan, which has become known throughout the SDI network: "Amandla! Imali! Nolwazi!" (Zulu for "Power! Money! Knowledge!"). When communities control their own savings and information about their living conditions, it gives them a power base from which to take control of their own community's development. However, if external actors, such as local government or banks, refuse to recognise the validity of these knowledge and financial assets built up by communities, there is a risk that communities will be ignored in the design and implementation of settlement development projects. Obtaining recognition of, and respect for, federation processes is an integral part of mitigating this risk.

Federations of the urban poor have established practices, processes and rituals which enable them to build the capacity of poor urban communities to create assets and take control of their own development. These include:

- Establishing women-centred daily savings groups in informal settlements and helping them to network to learn from, and support each other - building a financial base.
- Strengthening the ability of communities living in informal settlements, and the organisations that support them, to create collective data and information that they can use to negotiate access to secure land, financial capital and urban services - building an information and knowledge base.
- Supporting the creation and development of organisations and networks of the urban poor, which include the poorest people, in order to address issues of inequity within cities and towns - institutional development.
- Developing and strengthening the ability of organisations of the urban poor to prepare and negotiate proactive settlement solutions that are affordable and acceptable to them, and that help the city as a whole to function more effectively - building skills within communities and links with technical professionals.
- Helping organisations of the urban poor to develop pilot demonstration projects that can test the processes they develop and act as precedents for scaling up and replication in other settlements - learning through pilots.
- Creating and supporting mechanisms of learning and knowledge exchange that help poor communities to network with and support each other leading eventually to the formation of national federations of the urban poor. Networks and national federations of the urban poor create a critical mass which enables members to not only engage relevant authorities in meeting their basic needs, but also to change policies and tackle structural inequality - learning and exchange of knowledge and experience.
- Assisting organisations of the urban poor to form relationships with local authorities, professionals and other agencies that play a key role in urban development - creating strategic alliances.

There are now many examples of strong communities collectively creating and using assets, through the Federation process, to take a lead role in urban development. By building relationships with relevant development agencies through the federation processes described above, organisations of the urban poor can reduce the risk that development projects are created without the central involvement of poor communities. Federations can also use these relationships to encourage scaling-up, enabling more communities to lead settlement development activities.



Photos: this page shows Rosalind from the Namibian Homeless People's Federation giving a report about the local savings groups at their review meeting in May 2002. Opposite page: Martha from the Shack Dwellers' Federation of Namibia and Chiremba from the Zimbabwe Homeless People's Federation having an animated discussion about government officials!

building relationships...

...finding recognition

In Victoria Falls, Zimbabwe, the Zimbabwe Homeless People's Federation has invested in collecting information and building capacity, which has encouraged the municipality to provide land for settlement development. In the 1990s, the town of Victoria Falls grew rapidly but there was little reliable information available about the population living in informal settlements. A community-led enumeration, conducted by the Zimbabwe Homeless People's Federation, discovered that there were more than 15,000 people living in shacks, that there was only one toilet for every 507 shack dwellers and that 1,350 people shared each water point. The Victoria Falls enumeration involved members of the South African Homeless People's Federation (SAHPF) and Federation members from Harare, who trained community members from Victoria Falls to develop questionnaires, conduct interviews, compile and analyse the results and present this information back to their community and local officials. The Federation used the information assets that it had built up to convince the Town Council that they were able to play a key role in urban development. The Victoria Falls enumeration and other community-led surveys have created assets through:

1. Mobilising communities and drawing people into local, national and international networks of the urban poor to share knowledge and experiences;
2. Enabling people traditionally excluded from decision-making processes in their communities to be empowered with the knowledge generated, because this knowledge remains in the community, and can be used as a negotiation tool to earn the recognition of local authorities and to influence development strategies; and
3. Creating confidence in individuals and community organisations about their own capacities. As a Federation member in Victoria Falls explains: *"We have ... [learnt] how to co-operatively work together, to solve our problems together as a community and this has also given us a chance to produce our grievances as poor people to be heard by local authorities and councils."*

As a result of the enumeration, the local authority allocated 565 plots of land to the Federation, although the land allocated was completely undeveloped. The Federation began by constructing temporary communal toilets and started negotiating with the local authority about the standard of infrastructure that the Federation

plans to install. Infrastructure development has now begun, however high inflation has had a major impact on the way the site will be developed. Total costs of servicing the 565 plots are estimated at Z\$40 million, which represents an increase of 350% in the two years since the development was conceptualised. The Federation will contribute most of the labour, and families will share a plot to bring down costs, while the Federation is also hoping to raise funds from selling the commercial plots and institutional sites in the development at commercial rate. It has been agreed that families will move their shacks on to their plots and develop housing incrementally. At a later stage, once they have repaid their land development loans, they may be able to borrow to develop permanent housing.

The Shack Dwellers' Federation of Namibia (SDFN), with support from the Namibia Housing Action Group (NHAG, a small NGO), has also made significant progress this year in obtaining recognition from, and building partnerships with, municipalities. The impact of their demonstration work, information collection, documentation and advocacy work has been particularly



impressive in Windhoek, where they have created space to effectively engage the municipality around land, housing and infrastructure issues. In land for example, as well as negotiating land price reduction, NHAG and SDFN have generated municipal support for their policy recommendations on plot size in relation to gaining security of tenure. This success has been used to engage other municipal authorities in Namibia on similar

issues. At a workshop organised and hosted by the Namibian Federation during May 2002, representatives from five other municipalities travelled to Windhoek to learn from the partnership between SDFN and the Windhoek City Council (WCC). Hugo Rust, from the Windhoek City Council's department of sustainable development and planning, explained their new approach to the other municipalities:

"To enable the people to get access land, that is the most important. Access to land and access to service at reasonable cost, and safe and healthy living conditions. From there onwards, no municipality or local authority in Africa can provide everything that the people want, and that's why we support this people's initiative, to do something from their own [resources] as well."

building relationships...

...house modelling

House modelling is a common tool used by federations to mitigate the risks of trying something new.

Sheela Patel, the director of SPARC in India, explains...

A house model exhibition is the culmination of creating life-sized structures from the dreams that women and poor communities have of their potential new homes. It looks at how they can take the characteristics of their present home, which is convenient and space-efficient, and stretch them into a house size on a different scale. The situation is most dramatic in the case of pavement dwellers where communities live in 4'x6' structures which are 7' high, but then have to visualise living in a 180 ft² house if they relocate. So part of building the model is to help women develop a spatial awareness and ability to visually analyse the possibilities. It also gives that community the opportunity to agree with what women have put together, and develop agreement within the neighbourhood.

The next level of affirmation is with the government officials and the larger communities within which the process occurs. Over time we have realised that the process of undertaking the house model construction in itself epitomises the goal that this process achieves. For example, when communities design a house, they will either make it in brick and mortar or wood and cloth. That choice will be made based on whether they get an assurance from the government of whether this is permanent or not. Usually this has to be at a location outside the community and they have to get permission. To get permission they have to negotiate with government officials and the local power structure. Then they have to learn to host the process which means they have to decide who are the critical opinion makers they want to invite. That would range from other community groups to NGOs, to government officials, professionals, and the media. It builds the necessary community capacity to go into construction. There is then a question of how can you defend the choices that you make. Can you explain them, rationalise them? And can you do it collectively? Finally, when that event is over what do you do? Do you move to the next level of planning and settlement design, or do you go back to sleep?

If you look at these steps then you will find that house modelling is a very powerful starting point. It is an exercise that demonstrates the newly developed capacities of communities in an unexpected direction. And it provides an opportunity for them to discuss their vision and their processes with others who have traditionally been the decision-makers. So it is not the architect who does the talking, but the community. That means people can make a relative choice. It's the same with materials, and in terms of development norms. Do people have the right to have that much space? How do they source materials? So this is a very important tool that the federations have developed. And what we have

found is that whether you build a house in the lobby of the UN building, or in Mumbai, or in any city centre, the process of negotiation is the same. At both the UN in New York, and UN-Habitat [where Shack/Slum Dwellers International built house and toilet model exhibitions, see page 20] the negotiations were almost the same. Did you have the right? Were you allowed to bring all the material in? Could you take the space? All those things were much the same, only they were with a different set of people. The other important and powerful part of this process is that the training to undertake house model exhibition is now shared by Federations, with communities helping each other to learn.

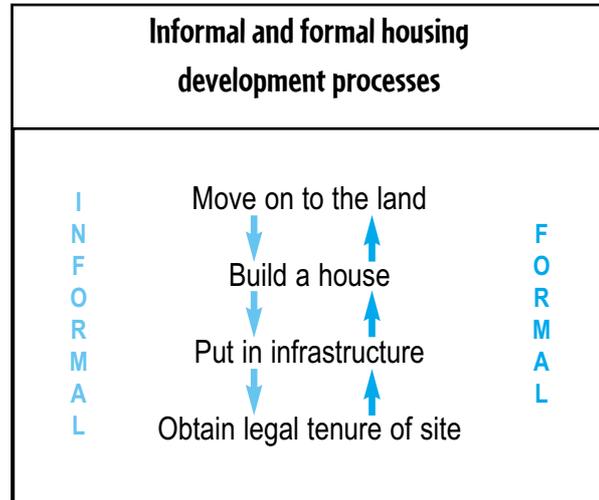


This house model was started by the community in Huruma, Nairobi, as part of an SDI visit to Kenya in March 2002. SDI members provided advice and support.

building relationships...

...the financial perspective

The investment strategies of the poor nearly always begin as survival strategies which reverse the logic of the formal planning and approval process that operates in developed economies. While the formal process begins with an assumption of a "legal" route, the informal process is often forced to assume that legality is non-achievable, at least in the short term. In terms of governance this means that the poor begin as investors who are "outside" the comfort zone with few chances to access the resources of the state or the formal financial markets. In the past this "outside" status has effectively meant that the poor's struggle for survival becomes a war of attrition with formal authorities, consuming valuable resources that could arguably be used far more effectively, and putting communities at considerable risk.



Over the last two decades this conflict has increasingly been questioned and a rhetoric of 'enablement' and 'partnership' has become popular in the global policy debate. However the challenge has been to "walk the talk". All too often progressive, enlightened policies gather dust on office shelves because no real mechanisms are in place for delivering the solutions that are required and the partnership arrangements that are envisaged remain a fantasy. Survival rather than development strategy rules the day for both the poor and the state. In the meantime the financial sector minds its own business, carrying on regardless of the fact that, from the perspective of the poor, its own logic is as upside down as that of the state.

Work during Homeless International's 'Bridging the Finance Gap' research project has shown clearly that communities and the NGOs with whom they work are making significant investments in urban development and being

most effective in doing so when they follow the informal processes which they understand well. These investments require the management of significant and substantial levels of risk but are extremely valuable in the longer term because they provide the precedents that set the basis for scaling up. However scaling up precedents for city-wide application requires an engagement with the formal development process and the building of working relationships with formal sector institutions. This constantly proves financially problematic, largely because public sector financing is severely constrained but also because the most obvious alternative sources for financing - banks and other formal financial institutions - have proved relentlessly reluctant to lend to the poor and to adapt their systems to accommodate non-formal investment processes.

The real problem is that organisations of the urban poor have difficulty in demonstrating 'effective demand' to the state and to formal financial institutions. As a result they cannot leverage the assets they do develop in a manner that releases the supply potential that has been built up in formal financial institutions. This is because the knowledge and institutional/political asset base that has been developed by some networks of the urban poor is either unorganised and relatively under developed, and/or because bureaucracies and banks do not recognise the real asset base of the poor as either legitimate or bankable. Supply and demand are, in effect, isolated from each other, and neither is effective. The consequence is that financial resources are trapped in institutions designed around a supply system that is inaccessible to those who need the resources most and the inequity that already exists is exacerbated rather than reduced.

It is within this context that the proposal to establish a Community Led Infrastructure Finance Facility (CLIFF) has been introduced:

- to provide bridging loans, guarantees and technical assistance, both local and international, to initiate medium scale urban rehabilitation in cities in the developing world;
- to work in partnership with community based organisations/NGOs who have, or can be assisted to have, a track record in delivery of urban rehabilitation;
- to seek to attract commercial, local and public sector finance for further schemes thus accelerating or scaling-up the response to the challenge of urban renewal.
- to establish local CLIFF agencies that can operate as sustainable local institutions.

The Facility will be piloted in India and, if successful, replicated in other developing countries where organisations of the urban poor have developed the organisational capacity and asset base that enables them to operate collectively as investors.

building relationships...

In their pursuit of secure housing and control over infrastructural development, organisations of the urban poor are increasingly interacting with international organisations. The SDI Federation process happens when slum dwellers build relationships locally, regionally, and then nationally and internationally between their communities. The relationships built with local support NGOs facilitate this. Federation involvement in city planning necessitates dialogue with local government. The decision to then build another layer of relationships, to engage in an international debate on issues of urbanisation, brings with it new risks and new opportunities for organisations of the urban poor.

A key event in the process of interaction between the urban poor and the international community took place in April this year at the World Urban Forum. Hosted by UN-Habitat in Nairobi, this first meeting of the Forum brought federation leaders and members of SDI together with representatives of governments, NGOs, and international institutions. This was not the first time SDI had participated in an international UN event. The Istanbul +5 meeting in New York in June 2001 was an opportunity for the UN General Assembly to assess the progress made on the commitments of the Habitat Agenda. On that occasion, twenty-five representatives of SDI attended and injected some reality into the proceedings with model house and toilet constructions in the UN building, showing delegates the reality of community-designed solutions to urban shelter needs. The New York session gave SDI a first opportunity to speak to a broad audience of stakeholders in thematic sessions and informal discussions. It was just a beginning, but an important chance to secure a space for dialogue.

The UN's invitation to SDI to assist at the World Urban Forum arose out of that New York event. Over two decades, development opinion has shifted, long declaring urban dwellers to be participants in city development rather than objects of it. However, actual evidence of that partnership in policy-making has been scant. It was crucial, then, in this new phase of the relationship between SDI and the UN, that SDI were regarded as equal partners in the Forum rather than a side show. Over seventy SDI members from eleven countries attended the Forum. Local NGOs who work closely with slum dweller federations also sent staff, as did Homeless International. Representatives of SDI spoke from the panel in most of the dialogue sessions, supported by points from floor speakers.

Following the success of the house and toilet models in New York, SDI members came to Nairobi in advance to construct a model community toilet on the lawn outside the UN building. Also in addition to the formal sessions of the Forum, there were visits to informal settlements around Nairobi and a demonstration house was constructed in Huruma settlement. These activities strengthened relationships between Kenyan slum dwellers and visiting federations, boosted the Nairobi savings groups, and exposed other participants to the realities of urban poverty and nature of community initiatives.

...working with other organisations

How can building relationships with bodies like UN-Habitat assist organisations of the urban poor? One key aspect is the issue of vulnerability to unlawful eviction. Despite protection in international and often national law, many informal settlement dwellers experience routine harassment and forced eviction from their homes. The Dialogue on Secure Tenure during the Forum allowed both panel and floor speakers to draw this issue to greater international attention, and among its recommendations was the formation of a group to monitor evictions and promote negotiated alternatives. This group will include representatives of many sectors, and their development and success in mitigating the risk of eviction will be closely watched. A second advantage of a closer relationship with the UN is the legitimacy conferred. Participation in international fora may make slum dwellers' associations and leaders harder to ignore at the local and national level. It remains to be seen whether government officials whose first exposure to their country's shack dwellers comes at the UN retain the link when they return home.

Although alliance with the UN may bring benefits in the form of higher profile and protection of slum dwellers from the abuse of state power, it brings with it risks of its own. In the first place, decisions about how far to co-operate and engage with international statutory organisations like UN-Habitat can themselves be divisive, forming a focus for dissent between federations or SDI leaders. Secondly, there are the risks of engagement - and non-engagement. The dilemma about whether to participate in international initiatives is that on the one hand you risk legitimating a process without it really representing or hearing you. There is a genuine risk of co-option; by engaging closely with international governance structures you may legitimate the UN with a mantle of community participation, without slum dwellers obtaining a real seat at the table to control urbanisation and international responses to shelter needs. On the other hand, non-participation brings with it the risk of a huge opportunity cost: failing to secure a space among the voices governing and driving urban development. It can amount to a statement that you are not an equal player in the game. In his plenary speech, Jockin Arpurtham (President, SDI) was careful to avoid the latter, saying, *"We have not come here to beg. Let's sit together; slum dweller, the city authority and the bilateral, under the auspices of the UN we can sit together, plan a city. That is how the city is going to be a sustainable city."*

If they do not build relationships with the UN and other international actors, slum dwellers will be unable to ensure that international urban development strategies recognise their strengths, meet their needs and uphold their rights. On the other hand, if the urban majority are sidelined in international debate and their strategies ignored, then the goal of sustainable cities will simply not be met. The experience and expertise of urban dwellers is central to urban development. An equal partnership of the international community with communities from informal settlements is imperative if the aims of the Habitat Agenda are to be implemented.

building relationships...

...saying no

Even when negotiations are going well, things can unexpectedly go wrong. Communities can work at building up relationships, but it doesn't always go smoothly. Sundar Burra from SPARC tells the story...

Pavement dwellers [in India] did not have any rights until 1995 when a committee advising the Government of Maharashtra made recommendations that pavement dwellers should have the same rights as slum dwellers. As a result of that committee's recommendations a body was set up known as the Slum Rehabilitation Authority. The first chief executive of that authority, Mr Joseph, had earlier been urban development secretary. When Mr Joseph was sanctioning a layout for the Maharashtra Housing and Area Development Authority in Mankhurd, he did this with the proviso that a portion of land within this space would be reserved for pavement dwellers. The housing authority was compensated by giving them transferable development rights so that although they lost a physical piece of land they got the right to build elsewhere.

For many years the proposal simply languished because at lower levels of the housing authority there was corruption, but also, importantly, because this piece of land adjoined another piece of land which had been granted to something called the B.S. Factory. The B.S. Factory had been given this land sometime in the 1950s or 1960s to shift their factory from the city. They are also located in Byculla, where the pavement dwelling members of Mahila Milan live. On the condition that the factory would relocate there, they were given this piece of land at Mankhurd, but they never really moved. What they did was build a couple of sheds and then encroach upon a larger area, appointing private security guards to protect it. So whenever the women from Mahila Milan (MM) tried to go and take possession of their land, the B.S. Factory claimed it was their land. They had private security guards who would come running with their sticks whenever the women pavement dwellers went to take possession. The B.S. Factory had dealings with every single lower-level government functionary in the housing authority and in the department of land records. They wanted to show that the piece of land allotted to Mahila Milan was actually a part of the piece of land allotted to them. The B.S. Factory was also well connected politically - they may well have been paying off various politicians. One such politician passed orders in their favour without having any jurisdiction to do so. Anyway after some years of trying to get possession, and failing to do so, finally what we decided was that the alliance of SPARC/MM and NSDF decided to go and claim the land with police help.

So we approached senior officers, showed them the relevant documents and said, the women of Mahila Milan are not being allowed to take possession, please help us. So this police sub-inspector came with us very reluctantly because he said the B.S. Factory has raised this dispute - how can you take the land when this dispute is on? I said, is there an order of a court against what I propose to do? Here I'm showing you an

order from a housing authority giving me possession of this piece of land. I'm not able to get lawful possession of it because these people are threatening our people when they go to take possession. Then I told the housing authority functionaries to come that day. That police sub-inspector, after considerable pressure from his superiors, came along with me and the women from Mahila Milan. He brought a posse of policemen. I went with a posse of Mahila Milan. It was late afternoon and as we started walking up the trail these private security guards started running towards us. And some of them started to threateningly wave the sticks they had with them. But because the police were there they were no threat to us. Of course when they saw the policemen they stopped. I had told the police officer the whole story, so I said if they get an order saying that we can't take possession, that's fine. As of today I have an order permitting me to take possession. Anyway we spent three or four hours on the site and our people went and put stakes and boundary stones and tried to get some sort of boundary established. Then these people went to the revenue minister and they got a stay of execution - who knows how? I was arguing at that time that the stay was inoperative because we had taken possession of the land. It could not be enforced. Stays are issued by an authority against actions which have not yet taken place. The political connections of the B.S. factory were so strong that they sent the message down to other departments of the government because the housing authority didn't actually fall under the revenue minister. So I was arguing that he had no jurisdiction to stay that order in the first place. After two or three months of this sort of discussion, we finally decided that it was not worth it to fight with this B.S. Factory. They are so much better connected than us at the political level. We don't have political connections. We have bureaucratic connections. And we didn't want to enter that political game by going to someone else because it changes everything. So we went back to the housing authority and said, look let's forget this. These people are troublemakers. Give us another portion of land equivalent in area and we'll settle for that. Which is what the housing authority finally did. And that land we got possession of because there were no other contenders. The B.S. Factory was not near that.

So I think there are many interesting lessons to be learnt from this, one of which is that even though you may have lawful orders, if it is a question of the poor versus the rich, then you sometimes can't even get those orders implemented. So as of now we have the first and only piece of land allotted to pavement dwellers in the city and it will accommodate something like 200 or 300 odd families. Construction has just begun there.

Photo: a member of Mahila Milan at their new piece of land, Milan Nagar

final thoughts...

As the stories in this publication have shown, building urban relationships on any level entails risks for everyone involved. For most communities, they cannot know whether something will work until they try it. This includes the personal element for individuals - there is no way of knowing how their involvement will affect their relationships with their family, for example. There are also real physical risks, particularly for communities living in volatile political situations. But these development innovations are exciting, and this is often what draws people to the process. This in itself can cause problems, as setting precedents can attract people who want to get involved for their own agenda. As well as problems, however, there are success stories from all over the world illustrating that difficulties can be overcome.

One of the keys to finding these solutions is to understand that the flip-side of investment is risk. As noted in the introduction, *"There can be no ... urban development without investment and there can be no investment without risk."* All sectors involved with urban development have to invest - both communities, local financial institutions and municipalities have to be committed and invest time and resources. But organisations have to invest in a *process* and reach a point where they have sufficient belief in that process to invest in looking at new ways of working. This is also linked to the idea of recognition; each side has to recognise the investment of the other, even if it is beyond their usual scope. For communities, their investment creates an asset base in terms of knowledge and money. But because this is in the informal sector it is often not recognised, meaning financial institutions and authorities refuse to acknowledge that communities are able to bring something to the negotiating table.

In turn, this negates the fact that the greatest risk is at the feet of the community, and it is they who invest the most. Communities living in informal settlements face a range of risks on a daily basis just to survive, but making the decision to try and improve their situation entails even greater risks. Whilst banks and other institutions risk their reputations and have the political risk of failing to fulfil their promises, communities risk losing their homes and meagre possessions. In many cases, for example the relocation of families in India from alongside the railway lines, communities had to tear down their own homes before their commitment to the relocation was taken seriously.

Financial institutions and authorities are increasingly willing to recognise informal sector assets, and put these to work in building these relationships. But with recognition of these issues, and the success stories which are setting precedents, there is ever more scope for building relationships which will hopefully lead to sustainable and equitable urban development.



Before the Federation started, everybody was for himself and God for us all. Fortunately with People's Dialogue we were able to be invited to come together as the poor people of South Africa. Our main aim was to go and listen to the professionals telling us all the stories. But during the time of the conference most of us realised that we were really behind the schedule of our lives because we were highly dependent on what was offered to us by the government... When we came back from [an exchange to] India, the Indians were saying, "We save as little as we can with the aim of getting a house." How we interpreted it as the South Africans was another thing, because we said you save 50 cents and get a house. We didn't realise it was a risk giving this information because today not many houses are built from the 50 cents we were talking about. But we immediately realised that we have passed the message to the people with the wrong information and we started to correct it. So we started saying, we save as little as we can, 20 cents, 50 cents, on a daily basis, in order to address our daily needs.

Rose Molokoane, South African Homeless People's Federation

Photo: Federation women in Rossei Keo, Phnom Penh Cambodia. Many communities in Phnom Penh have been forcibly evicted during 2002.

resources

Asian Coalition for Housing Rights (ACHR) www.achr.net

Face To Face - notes from the network on community exchanges
 Housing By People In Asia - the newsletter of ACHR
 CODI Update - news and stories from CODI
 (All available from Homeless International and ACHR)

Beck - quoted in Lupton, Deborah; Ed (1999): Risk and sociocultural theory; New directions and perspectives (Cambridge University Press)

Bernstein, Peter L - (1998): Against the Gods: The remarkable story of risk (John Wiley and Sons, New York)

Department For International Development (DFID) UK www.dfid.gov.uk

Meeting The Challenge of Poverty in Urban Areas - published 2001.
 (Available from DFID)

Dialogue on Shelter for the Homeless in Zimbabwe

Homeless Not Hopeless - Newsletter of the Zimbabwe Homeless People's Federation
 No Longer Hidden, Mbare's Home Truths - A report on the families living in the hostels of Mbare, June 1999.
 (Both available from Homeless International)

Homeless International, UK www.homeless-international.org

www.theinclusivecity.org - Case studies and research papers.
 Annual Review
 Dialogue 2002 - Urban Relationships - life in informal settlements around the world
 Dialogue 2001 - The Habitat Agenda - progress since 1996
 Dialogue 2000 - Learning process: Community Exchanges
 Feedback on the first World Urban Forum
 Children and Housing - Booklet on the impact of housing development on children.
 Why Advocacy? - Booklet on Homeless International's advocacy work.
 Why Housing? - Booklet on the importance of investment in tackling poverty and improving housing.

Namibia Homeless Action Group (NHAG) Namibia

NHAG leaflet
 Together we can do it! - Video on the work of Shack Dwellers Federation on Namibia
 (Available from Homeless International)

People's Dialogue, South Africa www.dialogue.org.za/pd/index.htm

'uTshani Buyukhuluma' ('Grassroots Speaking') - The Newsletter of the South African Homeless Peoples Federation
 Backyard Faxes - Up to date regular newsletters
 (Both available from Homeless International)

Slum/Shack Dwellers International (SDI) www.sdinet.org

SPARC, Mahila Milan and National Slum Dwellers Federation, India

Bridging the Finance Gap - Video on the Rajiv Indira scheme, Mumbai.
 Sandas Mela - Video on the toilet festival in Pune, India.
 World Bank Presentation - Video on the Kanjur marg resettlement, Mumbai.
 (All available from Homeless International)
 Rediscovering Dharavi by Kalpana Sharma. Penguin Books India, 2000
www.sparcindia.org - Main SPARC web site
www.citywatchnews.net - News from the Indian Alliance.

UN-Habitat www.unhabitat.org

Istanbul+5 - Creating a space for all voices? 25 slum dwellers go to the UN, 2001, Homeless International (Available from Homeless International)
 An Urbanising World, Global Report on Human Settlements, Oxford University Press, 1996
 Habitat 2 - Just another summit? - a report written by Tamsin Stirling on behalf of Homeless International, 1996 (Available from Homeless International)

"In South Africa the risk of failure is the biggest one - the failure to achieve what you want. Even just beginning to open discussions, you know you are going to disorganise people's lives. So when you give people options for struggle around land issues, that is always at the back of your mind and you have to be very transparent. So many things might happen: you might have people get hurt, you get worried about the people with sickness, you get worried about little children and babies losing their lives - you get worried about the family unit.

It is usually women who get involved in land issues quickly for a lot of reasons. Firstly, maybe they have been oppressed for a long time within the family. Secondly, they come because they wanted a place to live and this provided an opportunity. Maybe she has a part time job and she belongs to the Federation - she knows that in a way she has another family. People start realising a lot of things, but not knowing what outcomes getting involved might create. Many things affect people - some people die and it splits the family. Quite a lot of people have found other partners once the land has been gained. Sometimes it's also a test for a woman. [Will my family] go to the extent of supporting me in this? You find that out in the veldt in the bushes women sleep alone. You find maybe 200 women and six men - and that's why I think they're also so vulnerable to violence."

Patrick Hunsley Maghebula, SAHPF.



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