Trusting that People Can Do It

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There is a notion going around that the poor are helpless, lazy, ignorant, and untrustworthy, that they do not have resources or ideas, and that they cannot think for themselves or manage money. So it follows that they need to be helped, trained, organized, spoken for, and made aware. This assumption infects the policies of a great deal of the world's development agencies and of housing-activism, shelter-delivery, and poverty-reduction programs, where solutions are conceived and carried out on the poor's behalf by professionals, bureaucrats, activists, and social organizers.

But if we look at the situations of poverty which define the reality for so many human beings around the world, helpless is just about the last word you would choose to describe the energy, resourcefulness, and creativity with which people manage to feed, clothe, and house their families, without help from almost anyone. In fact, the poor are the creators and implementers of the most comprehensive and far-reaching systems for solving problems of poverty, housing, and basic services. Their systems reach down to rock bottom and cover more ground and more lives than any government program or development intervention can ever do. Informal settlements grow and flourish

around an established quantum of practical understanding about *how to survive*: how to get a house, how to get water, how to find work, how to borrow money.

These systems are a long way from perfect. They're almost entirely illegal, and can be exploitive, inequitable, and substandard. But they represent the best people can do with extremely limited resources: a reasonable and ordered response to urgent necessity, where no legal or accessible alternatives exist. In this evidence of human creativity in ragged clothes, there is remarkable independence, a self-generating vitality that is one of the great, unchanneled sources of energy in Asia. Imagine if this huge force were marshaled in such a way to allow communities of the poor to refashion themselves? What if their efforts were legitimized and supported, and they were given room to experiment, innovate, and scale up their own solutions? And what if development interventions could nurture those solutions with injections of assistance and a light touch grounded in trust?

Unfortunately, trust is seldom part of the formula. Governments tend to view all this energy as misbehavior on a colossal scale that they

1. Members of the Bang Bua Canal Network discuss the different housing typologies available through the Baan Mankong Community Upgrading Program, Bangkok, Thailand.

need to punish or contain, while development interventions usually ignore it or shackle it within the condescending parameters of "community participation" or somebody else's idea of what the poor need. This top-down version of development, in which the professionals call the shots and handle the money, remains the predominant development model today. And it is so thick with mistrust that the most vital and simple truth is obscured: the poor are the ones most eager to bring about change, and the ones whose numbers and energy are sufficient to do it.

I am a believer in the trust system, and the work I have been involved with over the past thirty years, in Thailand and other Asian countries, has put trust in people at the center of a process of large-scale development alternatives, conceived and carried

out by the poor themselves. I trace my faith back to my mother, who never learned to read or write, and worked hard to raise several children with care and responsibility all her life. Yet this woman understood the depth of life, in all its aspects. When I work with people from poor communities, I do not see strangers, with lives that are different and incomprehensible to me, but rather a thousand versions of my mother, on whom I can rely to know what is best and to take care of things with honesty and common sense.

Learning to Work with People
My generation came of age amid great political and social upheaval in Thailand—a period of military regimes, new democratic changes, elections, coups d'état, and student uprisings. All these changes were part of the "real-world" training society was

giving us, and it infected our professional training with idealism and a sense of responsibility toward our country. After finishing architecture and planning studies at university, I joined the National Housing Authority. Back then, the NHA constructed blocks of social housing, and started to upgrade the infrastructure in slums—mostly in Bangkok, which was in the early stages of explosive urbanization and economic boom. Housing tends to be looked at in commercial or industrial terms—a technical matter of densities, unit costs, budget subsidies, finance terms, and profit margins—and I found the NHA's approach no different. But during my second year there, I had a chance to take part in a training course in Denmark which looked at housing in a very different way, as something not separate from society, but a product of social, economic, political, and human realities. That course helped confirm for me a growing notion that housing was much more than a consumer product; it could be a process that helped build communities and be the root of a more just and healthy society. Back in Thailand, I joined the NHA's slum-upgrading program. It was run realistically, operating in communities that already existed, and the residents of the settlements had to be involved in the upgrades and agree to the improvements. I took it as a challenge because we—the professionals and the community—had to learn how to do that upgrading work together, and this two-way process was a revelation for me (fig. 2).
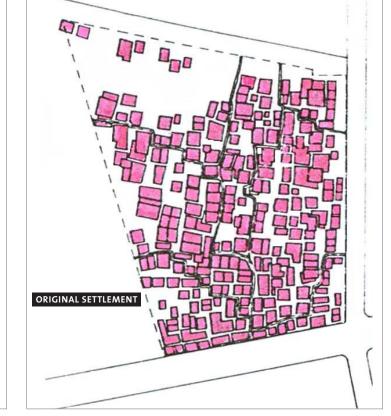
Rights versus Solutions
The NHA program was an important early endeavor, but it had its weak points. Because the drains and walkways were planned by engineers and constructed by contractors according to fixed standards, there was not much room for community people to participate in the process. Plus, many informal settlements never got on the NHA's list because of land tenure and eviction problems. But more seriously, because the program did not touch the difficult issue of tenure security, many of the upgraded settlements were still targeted for eviction. Activists and human-rights groups were understandably outraged by

the growing tally of evictions to make way for the shopping malls and expressways going up all over Bangkok. As I started getting involved in land-conflict cases, I found that activists and professionals responded quite differently to the crisis. Activists encouraged communities to confront and to demand their rights. While their efforts may have helped stall demolitions, shame nasty developers, and bring the eviction issue into the public eye, ultimately, the people in those settlements were still as powerless as ever and living in miserable conditions, on land they had no legal right to. Professionals like me, on the other hand, tried to use the tools of planning and design to develop pragmatic alternatives to eviction, acceptable to both the landowners and the people who occupied their land (fig. 3). Our efforts yielded a number of pioneering land-sharing projects. With proactive intervention, negotiation, and sensitive planning, compromise agreements were reached in several conflict situations, in which parts of the land were returned to the landowners to develop, and others were sold or rented to the communities to develop new projects with better housing and secure tenure.

Those early land-sharing projects, in which slum communities transformed themselves into legal, secure, and decent neighborhoods, were an immersion course. We found ways to bring all of the complex elements of these people's lives into concrete physical plans: the diverse array of informal jobs; the varying shades of tenure status; the different-sized plots and the many ways of using houses; the wildly divergent opinions and expectations; the heroes, cranks, and trouble-makers. Helping people develop affordable, fair housing plans and new community layouts was difficult and messy, but I began to understand the real meaning of a people's housing process: those vulnerable communities were creating a new social system, in which they protected and supported each other (figs. 4, 5).

AREA FOR HOUSING

AREA FOR COMMERCIAL DEVELOPMENT

ORIGINAL SETTLEMENT

3 (after)

3 (before)

4 (after)

5 (before)

Setting Up the Country's First Community-development Fund

In 1992, after twelve years at the NHA, I joined a team to study the possibility of setting up a community-development fund that would offer financial tools to poor communities and support a more community-driven development process at a national scale. With initial capital of $40 million provided by the government, the Urban Community Development Office was Thailand's first such fund. From the start, the clear idea was that this was to be the poor people's fund, and we created some very unconventional systems for running it with as much flexibility and as little bureaucracy as possible, all over the country. The UCDO helped poor communities organize and implement a variety of initiatives and projects. With UCDO's support, community-savings groups were set up in cities throughout Thailand, and the groups began to link together into citywide networks. Several housing-relocation projects were developed by communities facing eviction and supported with land and housing loans from UCDO. It was a people-initiated and people-

of their lives. But the capacity for people to manage their finances has to be developed collectively, beginning with community savings and credit groups that people administer themselves. As individuals, the poor do not stand a chance in this competitive, market-driven world; their only strength comes from pooling their resources into a larger, stronger force.

But being poor also means not having enough power, and that creates insidious side effects in poor communities: people lack confidence, they do not believe they can change their lives, they do not trust their neighbors. If you deal with different aspects of poverty in isolation—an education program, a microcredit initiative, a water-supply project—without addressing this fundamental question of power, you are only treating the symptoms, not the underlying causes. Real change in relationships and in power equations gives the poor a greater chance to make decisions and negotiate better deals for themselves. I believe that one of UCDO's most essential tasks was to open up the possibility for the impoverished to reclaim their role as legitimate members of society.

When people live in a slum, they are often fooled into believing they are somehow different from other people who have better houses or educations. It is crucial for the poor—and for those of us who work with them—to believe that the poor are no different than anyone else. In the conventional approach to development, we are encouraged to look at poverty as a long list of awful and terrible problems, which the poor have to endure and somebody else has to fix. But all those "problems" can distract us from seeing the flip side of poverty—the problem-solving side.

Through my work with poor communities and in managing institutions to support their initiatives, I have come to the conclusion that there are really only two systems by which things in this world are managed: management that is based on *distrust*, in which people are assumed to be incapable or untrustworthy, and must therefore be controlled

and policed with rules, checks, timelines, and quotas; and management based on *trust*, in which people are assumed to be creative and capable of solving their own problems, with the right kind of support. Sadly, it is the systems of distrust that rule the world we live in. But what is clear to me now is that development driven by poor communities can only thrive within systems of trust. If professionals like us can trust in people and try to understand their ways, then we will find the right ways to assist them. And the more people find space to learn and develop, the more we professionals learn also. It is a two-way process between equal partners.

I also believe that if the poor are to bring about lasting changes in the lopsided and inequitable structures which consign them to poverty, landlessness, and marginality in the first place, those changes have to be grounded in concrete action, in projects and initiatives that they do themselves. The politics of poor people's development is not one of abstract concepts and policy debates, but of doing things right away— things that prove change is possible and can show what change looks like. When a poor community paves a walkway or lays a water-supply system in its settlement, it becomes a doer, a solver of its own problems. And it negotiates support for its solutions along the way.

Baan Mankong: Citywide Slum Upgrading
In 2000, UCDO merged with a rural-development fund to become the Community Organizations Development Institute, a new type of public-development institution which enjoyed greater autonomy, a larger government budget, and a broader mandate to support community-driven development processes in both rural and urban areas across the country. One of CODI's most important programs was the Baan Mankong ("Secure Housing" in Thai) Community Upgrading Program. Launched in 2003, it channels infrastructure subsidies and soft housing and land loans directly to poor communities, which plan and carry out improvements to their housing,

6. A late-night planning session with the Jabang Dhigor community, in the southern Thai city of Pattani—one of Thailand's many community housing projects supported by the Baan Mankong Community Upgrading Program. In the photo, they are working with the Open Space team of young community architects to see how their preliminary housing models fit on the new land they have bought collectively on the outskirts of town with a loan from CODI.

managed process, and UCDO acted as its catalyst, supporter, and finance department (fig. 6).

Of course, there were problems and crises along the way: savings groups collapsing, loans not being repaid, corrupt leaders, political meddling. But those hard lessons helped refine a new kind of development support through the mechanism of people-managed finance. Adjustments made constantly by communities and UCDO staff and real progress allowed everyone to see new possibilities. And the UCDO's revolving-fund model yielded unmistakable results: after financing projects around the country, investing in

communities and networks, and building all kinds of new assets in poor areas, the original $40 million was not only still there—it had grown.

Unleashing the Problem-solving Force of Poor People
One of the most important things the UCDO experience showed us was that people must learn to manage their finances if they are to manage their own development. Being poor means never having enough money—to build a house, to buy land, to start a business, or to invest in education. What poor people need is a financial resource which trusts them and can mesh with the realities

7 (after)

8 (before)

environment, basic services, and tenure security, as well as manage the budgets themselves. The Baan Mankong Program is putting the management-by-trust principle to its greatest test yet, with Thailand's poor communities at the center of a highly decentralized process of developing long-term, comprehensive solutions in their cities (figs. 7, 8).

This program is the distillation of years of experience, and the largest-yet application of the belief that housing projects can be planned, implemented, and owned entirely by poor communities. It draws on decades of experience dealing with the financial aspects of community-driven development, and is being facilitated by

professionals and activists who have been working with and learning from communities for twenty to thirty years. But several new ingredients have been added to the recipe as well. Architects and architecture schools around the country have been invited to apply their professional skills to projects in which the residents are the planners and the architects become the facilitators (fig. 1). The program has also introduced new concepts of cooperative land tenure to help communities use their group power to solve difficult problems that come up during the upgrading process—delays, negotiation setbacks, difficulties getting permits, internal disagreements, dueling factions, lack of participation, corrupt leaders, disappearing budgets—and during the vulnerable period

7. Ruam Samakee community after participating in the Baan Mankong Community Upgrading Program. Soi Ramkhamhaeng, Bangkok, Thailand.

afterwards, when they are repaying their loans. Another key aspect of the program is that communities work together with their local governments as much as possible to develop upgrade plans citywide, carried out in partnership with stakeholders in each city. This collaboration can be a powerful way to transform antagonistic relationships into productive partnerships and bring about genuine structural change in cities.

The Baan Mankong Program is now being implemented in 260 cities in Thailand. Projects like the ones along the Bang Bua Canal in Bangkok, featured in this exhibition and book (figs. 9, 10), have either been completed or are being carried out in more than 860 sites around the country, covering over 1,500 poor communities and about 90,000 households. Each one of these projects has its own story and cast of characters. But in

all of them, the funds for grants and loans are transferred directly to the communities, which own and implement the projects. After seven years, Baan Mankong has proven that change on a large scale is definitely possible if people can be the key actors and leaders of that change—a new kind of democracy (fig. 11).

Postscript: the Trust System Goes Regional
Many groups have visited Thailand over the years and taken back ideas from CODI, the community networks, and the Baan Mankong Program about network-building, flexible housing finance, and community upgrading. The process in Thailand has likewise been enriched by ideas and innovations from other countries, which have brought new dimensions into the work. For example, the Mahila Milan women's savings collectives in Bombay are like older sisters to the Thai savings

8. Ruam Samakee community before it began upgrading. Soi Ramkhamhaeng, Bangkok, Thailand.

9 (before)

10 (after)

groups. The Kampung Improvement Program in Surabaya, Indonesia; the Community Mortgage Program in the Philippines; and the Orangi Pilot Project in Karachi, Pakistan, have also contributed knowledge and helped shape Baan Mankong and the Thai community process it is part of. Since the late 1980s, many of these pockets of innovation in Asian countries have been brought into the spotlight and linked together into a large, friendly pool of inspiration, ideas, and mutual learning and assistance through the work of the Asian Coalition for Housing Rights. The ACHR's formation and evolution, which have occurred in tandem with the work I have described in Thailand, are a parallel story we unfortunately do not have the space to tell here. But I conclude by reporting that the community-driven, citywide slum upgrading being implemented in Thailand has spread to more than one hundred cities in fourteen Asian countries, with support from ACHR's new Asian Coalition for Community Action Program.

9. Bang Bua Canal community before it began upgrading. Bang Bua, Bangkok, Thailand.
10. New housing, Bang Bua Canal, after upgrading.
11. Bang Bua Canal community upgrade construction.

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