ACHR at the World Urban Forum in Naples, September 2012

Scaling up citywide & community driven slum upgrading

This report presents a slightly-edited transcript of a seminar on the subject of *"Scaling up slum upgrading: Connecting neighborhood projects, citywide programs, and national policies"*, which was held on September 3, 2012, during the sixth World Urban Forum, in the city of Naples, Italy. The seminar was organized by ACHR and UPCA, in collaboration with DAG, SDI and UN-Habitat.

ACHR decided to bring a team to this meeting, not just for the fabulous Italian coffee and ice-cream, but to make a strong case for "community-driven and citywide slum upgrading" and to bring the voice of urban poor community people into a dialogue on cities that is mostly cornered by professionals. Our team of 22 included community leaders and their support professionals from Thailand, Nepal, Cambodia, Vietnam, Philippines and Mongolia. When our little Asian group joined forces with another 40 Africans in the SDI team, we made a considerable community presence in Naples. The ACHR team also took part in a series of dialogues on issues of sanitation, upgrading and partnerships, organized by SDI as an alternative forum which belonged entirely to community people.

The idea of the ACHR seminar was to draw on the experience of the past three years implementation of the ACCA Program to make a case in this big, international forum that solving Asia's urgent problems of poverty and housing is actually possible, if the great development force which already exists within poor communities can be unlocked and supported, as the primary agent of that change. To bring out this message, we organized the seminar a little differently: instead of putting a panel of "experts" up on a dais to expound and field questions, we asked a few key questions about citywide upgrading and the role of poor communities and opened up the floor for answers. Most of the speakers in this lively workshop were community people, but there were also professionals and city officials - all of whom spoke from real experience on the ground with citywide slum upgrading.

Before going to Naples, the groups in the 19 countries that are implementing ACCA projects were asked to discuss the past three years of their work and send us their impressions about citywide and community-driven upgrading: how it has changed their communities, their cities and their urban poor movement and how it can be scaled up? The fruits of this region-wide gathering of ideas were distilled into a draft *"Declaration of commitment and action on citywide upgrading"* - a summary of which can be read at the end of this report.

A note about the **ACCA Program** :

The Asian Coalition for Community Action Program (ACCA) is a three-year regional program of ACHR that is building a community upgrading process in Asian cities which is citywide in scale, based in concrete action and driven by real needs. Community people are the primary doers in planning and implementing projects in which they tackle problems of land, infrastructure and housing at scale in their cities, in partnership with local governments and other stakeholders.

In each country, the ACCA projects are being implemented by key grassroots community organizations and their NGO supporters that are already working on issues of urban poverty and housing - all sharing an important common belief in large-scale change that is led by people.

The ACCA Program offers new tools to these groups to enhance, strengthen and scale-up the work they are already doing and to expand the space in their cities for community people, the local government and different stakeholders to work together and create collaborative, citywide mechanisms for bringing about change in their cities. The ACCA projects work like catalysts to activate this new mechanism and to put it to work right away in hands-on projects.

The program's core activities are small upgrading projects and larger housing projects, which are implemented by communities themselves. The ACCA program sets extremely modest budget ceilings for these activities (just $58,000 per city, which includes $15,000 for at least five small infrastructure upgrading projects, $40,000 for one big housing project and $3,000 for city process support), but the groups have a lot of flexibility in how they use these small resources to address diverse needs in their cities and to leverage additional resources.

The ACCA Program has now completed its third year, and has supported activities in 165 cities, in 19 countries.

Key participants in the discussion :

Besides our own team of community participants and their supporters and translators from around Asia, and our SDI friends from India and Africa, we got a fairly good crowd for the seminar – about eighty people by the time the session came to a close. Here's a list of the people who spoke:

From Thailand :

- Ms. Sanong Ruaisungnoen ("Paa Nong"), Community leader from Chum Phae
- Ms. Aramsri Jansooksri, Community Leader from Nakhon Sawan
- Ms. Thipparat Noppaladarom, Director, Community Organizations Development Institute (CODI), Bangkok
- Mr. Amporn Kaewnoo, Assistant Director, CODI, Bangkok
- Ms. Somsook Boonyabancha. Director of ACHR, Member of the CODI board

From Nepal :

- Mrs. Nani Maiya Maharjan, Community savings cooperative leader, Techo
- Mr. Chhabilal Devkota, Nepal Squatters Federation leader, Bharatpur
- Mr. Keshav Sthapit, Development Commissioner, Kathmandu Valley Development Authority
- Ms. Lajana Manandhar, Director, Lumanti NGO, Kathmandu

From Cambodia :

- Mrs. Li Khna, Community Savings Network of Cambodia (CSNC), Serey Sophoan
- Ms. Phon Saret, Community Savings Network of Cambodia (CSNC), Prey Veng
- Ms. Chou Lennylen, Community Development Fund Foundation (NGO), Phnom Penh

From Vietnam :

- Mr. Le Viet Hung, Community leader from Huu Nghi Collective Housing, Vinh
- Mr. Nguyen Van Chinh, Vice Mayor, Vinh
- Ms. Vu Thi Vinh, Associated Cities of Vietnam (ACVN), Hanoi
- Ms. Le Dieu Anh, ACCA Vietnam Coordination Unit, Ho Chi Minh City

From the Philippines :

- Ms. Ruby Papeleras, Homeless People's Federation Philippines (HPFPI), Quezon City
- Ms. May Domingo-Price, Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII), Quezon City

From Mongolia :

- Mrs. Dulamsuren Gankhuyag, Community savings group leader, Uvurkhangai
- Mrs. Davaanyam Tovuu, Community savings group leader, Bulgan District
- Ms. Enkhbayar Tsedendorj, Urban Development Resource Center (UDRC), Ulaanbaatar

From India :

- Mr. Jockin Arputham, President National Slum Dwellers Federation (NSDF) and SDI, Mumbai
- Ms. Savita Sonawane, Mahila Milan Women's Savings Collective, Pune
- Ms. Parveen Sheikh, Mahila Milan Women's Savings Collective, Wadala, Mumbai
- Ms. Celine D'Cruz, SDI

From Bangladesh :

- Ms. Fatema Akther, Community Savings Group leader from NDBUS CBO, Dhaka
- Mr. Ashekur Rahman, UNDP / Urban Partnerships for Poverty Reduction Program (UPPR), Dhaka

From Africa :

- Ms. Rose Molokoane, Community leader from the Federation of the Urban Poor (FEDUP), South Africa
- Ms. Rosalinde Hendricks, Community leader from the Namibia Shack Dwellers Federation, Namibia
- Ms. Mpatso Njunga, Community leader from the Malawi Shack Dwellers Federation, Malawi
- Mr. Moegsien Hendricks, Program Director, Development Action Group (DAG), Cape Town, South Africa

From Latin America :

- Ms. Anaclaudia Rossbach, Rede Interacao - International Network of Community Action, Sao Paulo, Brazil

From international organizations :

- Ms. Lucy Stevens, Policy and Practice Advisor on Urban Services, Practical Action NGO, UK
- Mr. Adnan Aliani, Secretary of the Commission, UN-ESCAP, Bangkok, Thailand
- Ms. Mary Jane C. Ortega, Secretary General, CITYNET, Fukuoka, Japan
- Mr. Steven Weir, Vice President, Global Program Development, Habitat for Humanity, USA
- Mr. Matthew French, Housing Policy Section, UN-Habitat, Nairobi, Kenya
- Ms. Diana Mitlin, International Institute for Environment and Development (IIED), London, UK

Introduction to the seminar :

Somsook (Thailand) : Today we will be talking about citywide upgrading, and the way to change the slum situation in our cities, in a big way. Not in the conventional manner of most development, with one project here and another project there. We are talking about change at scale, city by city, by the people who most urgently want to bring about that change. In this kind of upgrading, people in slum communities are the doers and they become the force of change. They are the change makers - it's not somebody else making change for them.

We are going to start the session by showing you a little film, so you can see concretely what has happened with citywide upgrading in a few cities. You may hear ACHR and the ACCA Program mentioned in the film, but don't bother too much about that. It's not our intention to glorify the program. The ACCA Program [Asian Coalition for Community Action] is just an example of the change that is being made by poor people. It is a program which proves that this can be done, and which shows that a new path of development - by people - is possible.

FILM : "The way to end slums"

One of the greatest challenges in Asia's fast-growing cities is how to solve the problem of urban slums and to provide affordable, secure housing for the poor. It's clear that the public and private sectors can't come close to answering the huge needs, while the housing projects by NGOs and development agencies have been too small and to scattered to be able to address these problems at scale either.

Over the past three years, ACHR and its coalition partner groups have been implementing the Asian Coalition for Community Action (ACCA) Program, which is unlocking the energy and skills of Asia's urban poor communities to take the central role in tackling these big problems themselves, at scale, by implementing housing and settlement improvement programs that are citywide in scope and done in collaboration with their local governments and other stakeholders. With a maximum budget of only US$ 58,000 per city, this new strategy is showing in 165 cities, in 19 Asian countries, that solving these huge problems - by people - is possible.

"The way to end slums" is a 20-minute film that documents the experiences of citywide and community-driven slum upgrading in three of these cities that have been supported by the ACCA Program (Bharatpur in Nepal, Vinh in Vietnam and Bangkok in Thailand). The film was produced and directed by Brenda Kelly and Trish Connolly of Uncommon Media, a London-based film company with a long experience producing documentaries on social issues with the BBC. This lively short film can now be watched online on YouTube, following the link below:

http://www.youtube.com/watch?v=fnFSR3phLF0

Somsook : To start the session, I would like to ask Jockin Arputham, the president of Shack / Slum Dwellers International and a leader of this people-driven kind of development, to give us a few words of inspiration.

Jockin : Thank you, Somsook. There are many people sitting here with nice professional backgrounds, who have come to this sixth World Urban Forum to see what is happening. Every two years, we come to these meetings and expect some miracle to happen. But it doesn't happen, so all of us go back home and start getting ready for the next one in two years. This has been going on repeatedly. We keep on talking and talking, and all sorts of beautiful studies are made and books are written. But at the same time, slums and slum-like conditions keep growing. You know how many people sitting in this audience have no access to toilets or drinking water? I'm not even going to talk about a house or secure land, because those things are a cardboard dream for most - unless something can happen like what we have just seen in the film.

ACHR is always saying that it's possible for the problems of slums to be solved completely, and for slums to disappear from Asian cities. But who can actually do this? Is an expert architect going to do it? Is a municipal engineer going to do it? Are people sitting in air-conditioned offices at the World Bank going to do it? We very strongly believe that poor communities - especially the women - can solve these problems.

"I would like to ask the people here who are actually doing it to share their knowledge, which doesn't come from any theory or development fashion, but from actually doing."

What do the communities have to say about how that is going to happen? Instead of somebody sitting up here, making a presentation and then asking the experts to come and tell us what is good and bad, I would like to propose that we conduct this discussion in a different way, and invite the community people here to speak. How can the problem of slums change? Is this citywide development possible? Who will develop it? Can we put our heads together and find solutions for our own problems? Can we engage the city authorities? You don't have to show your Ph.D. to speak here. There are no rules, no regulations. Close your computers! Let's talk.

Somsook : If we believe that the vast numbers of people on the ground have lots of ideas and lots of potential, we will use that force to bring the knowledge up, and organize it into a new force of change. We will shake the old conventional, vertical system, which believes in preparing everything from those air-conditioned offices. Now it is the stage of people, now is the world of people. So we will conduct our session the same way. I would like to ask the people here who are actually doing it to speak and share their knowledge, which doesn't come from any theory or development fashion, *but from actually doing*. We will go from one question to another, share all the key points and bring this knowledge up. So in this way, the "doers" will be the chief presenters in this session.

QUESTION 1: Why do we have to do the slum upgrading citywide?

"In the process of surveying all these communities, we meet each other, link together and create a network of the people in the city who used to struggle with their housing problems alone. If that network can bring together all the poor people in a city, then their big numbers will give them the power to negotiate."

Somsook : The first question, which is important for this new direction, is why do we have to do upgrading citywide? Why don't we do one project here and one project there, and then another project when those two are finished? Why don't we do a pilot project, and then "replicate" it later, as our big friends always suggest doing? Why do we do it citywide, and why is the citywide approach - rather than projects in isolation - so important?

Aramsri (Community leader from Nakhon Sawan, Thailand) : In Thailand, the problem of slums is very, very big. We have slums not only in Bangkok, but all over the country, in every province and every city. In each of these cities, the poor have to stand up together, and the first step in doing that is to make our own survey of all the slums in the city. When we make these citywide surveys, we survey every single community in the city, so we can understand all the problems and have real, concrete information on everything - on infrastructure problems, on land ownership, on development plans, on possible vacant land for housing. This information then helps us to make plans for solving all these problems in the city - not only a few of them, but all. In the process of surveying all these communities, we meet each other, link together and create a network of the people in the city who used to struggle with their housing problems alone, in isolation. If that network can bring together all the poor people in a city, then their big numbers will give them the power to negotiate. These citywide networks of communities also work as a forum for poor people to exchange information, share ideas, help each other and join hands to solve their various problems with the force of their collective strength. That is why we do upgrading citywide.

Somsook : These are big problems. People have to survey, to know the land ownership conditions, to understand all the various problems people face and even to find possible land for housing. By surveying, people learn all these things about their cities, and in the process, they make a lot of friends, they link themselves into networks, and with the network they have a big enough group of people to start negotiating with a stronger voice, and start making real improvements. Without all this, poor communities in a city are on their own, just waiting for the eviction that will eventually come.

Ruby (Community leader from the Philippines) I'm Ruby from the Homeless People's Federation Philippines. Why citywide networks? Citywide networks are very important, because they are the key to solving the problems of slums. In our experience, there are a lot of problems that poor communities face - not only the need for better physical structures to live in. All these various problems are interrelated and all of them come out in the process of upgrading. And community networks can help resolve them. Citywide upgrading also encourages local authorities and other local development actors to collaborate with communities and participate in what they are doing to upgrade their housing and settlements. So it's very important that we engage the actors in the city by doing citywide upgrading, not just a few scattered projects. In our experience, the citywide upgrading process should be led by community people, and then the government, the local authorities and other supporters will eventually come around and help facilitate this people-driven upgrading process in the city.

Somsook : In a citywide process, community people know who is doing what in their city government's administration and in the larger development arena in their city. And they can link these officials and development actors with the people's process, so all their scattered programs and departments and free-standing projects can be drawn together into an active and more holistic process, together.

Nani Maiya (Community leader from Techo, Nepal) When we work citywide, we survey all the settlements in the city and start the savings - the two things always go together. When we mobilize resources from all the communities together, the small savings of individual poor families add up to a large loan fund in the city which we can then use to help meet our various needs. Plus, when everybody gets together and all the communities network together, that amplifies the people's voice and encourages them to lobby the local government.

Going from piecemeal to citywide upgrading in **MONGOLIA :**

Davaanyam (Community leader, Bulgan, Mongolia) I am from Mongolia, the country where Genghis Khan was born. In Mongolian cities, the approach to development in past years has been mostly piecemeal: the government wants to do something for the people and has its own ideas and programs, the academics have their own ideas, the NGOs and overseas aid agencies have their ideas. Everyone wants to make some change, but poor people like us are always left out of that discussion. I want to say that those of us who are actually facing all those problems, who are the real owners of those problems, have lots of ideas about how to improve the environment in our settlements and lots of suggestions about how to make change. Only when we are involved, and when we can work with each other, and with the government and with all these other stakeholders, will all this scattered development begin to have some strength and begin to bring about real, citywide change for the better. But we community people have to be very active. If we are active, then the other stakeholders - especially the government officials - will recognize that we have to be the main actors in this change process.

"There is a direct link between our development of our settlements and the development of the city. If these two are not linked, the city as a whole can never develop."

Savita (Community leader from Pune, India) There is a direct link between our development of our settlements and the development of the city. If these two are not linked and you miss out on one, the city as a whole can never develop. So individual benefit and collective benefit have to go hand in hand.

Mr. Chinh (Vice Mayor of Vinh City, Vietnam) One of the reasons why citywide upgrading is important is because poor people in isolation - as individuals or as individual communities - lack financial capacity to address their needs. But when they network together and put their small savings together, the poor communities in a city can collectively set up a community development fund, at city level. That common fund can then help the different communities to do various development projects to meet their own needs together which they couldn't do alone. When the objectives of the communities are met, and the objectives of the city government are met, only then is it possible to create a sustainable development in our city.

Moegsien (from DAG, in Cape Town, South Africa) I come from an NGO that is based in Cape Town, South Africa. We are partnering with 25 organizations in Cape Town, doing a citywide process, and we would like to share our experiences. Why citywide? Our experience is that we have done upgrading projects on a project-by-project basis in the past, but this has not transformed our city, spatially. We still have the rich staying on well-located land and the poor staying on the periphery. So part of a citywide process is to restructure our cities, so that people can live together.

Lucy (Practical Action, UK) We are a UK-based NGO. We have experience of working in Kenya, among other countries. And one of the reasons why we find citywide upgrading is really important is that there is often money held at the city level, which is supposed to be spent on the priorities of the residents. But usually, unless there is a process which engages poor people, that money is not actually spent on the priorities of poor people.

Citywide surveys by poor communities in all 24 provinces in **CAMBODIA :**

Li Khna (Community leader from Serey Sophoan, Cambodia) In Cambodia, we always start our citywide upgrading with a survey of all the settlements in a city, as in other countries. We have a national network of community savings groups in Cambodia, which is working in all 24 provinces in the country now. Setting up savings groups is always part of the survey process. When we carry out a survey, we always invite the local authority to join us in the survey process and then work together with us to develop an action plan for resolving the problems of land, housing and infrastructure which come up during the survey. After the survey, we know about all the land issues in the city: which settlements are on public land, on railway land, on river-banks, on roadsides and on private land. This information helps us when we plan for who can develop their housing and improve their settlements in the same place and who has to move to new land. After we present our action plan to the mayor, we start doing the infrastructure upgrading and housing projects around the city.

All through this process, we work in close collaboration with the Community Development Foundation (CDF), and with our own city-based development funds, which we have now set up in most cities, to manage finances for our upgrading, housing and livelihood projects. When they see us doing all these projects, the mayors trust us and see how they can support what we are doing. We also have other local NGOs seeing what we are doing and seeing how we work with the municipal government and with the national community savings network, and they come to work with us also. In most cities now, through these partnerships, we have been able to get free government land for our housing projects.

Somsook : Li Khna has made another important point, that the citywide survey is not only to get information, but it is a way for poor people in a city to start communicating with each other and with their mayors and city authorities. So the surveys are a way for people to start making their connections

Somsook : So the citywide upgrading does several things. It links people to the city, it builds a network among the community people, it makes information clear about how many poor people are in this city and where they live. And this information leads to the planning, the saving, the self-identifying of what they need and what they want to do. Citywide upgrading is a way for people to start communicating among themselves. They start linking together among themselves first, and then start linking with city government and with other organizations, and gradually, all the issues they use to struggle with start moving into the spotlight. Citywide upgrading is a way to make the minority become the majority.

And when we go citywide, community upgrading by communities themselves becomes part of the city's structure. Otherwise, it's only the old social welfare approach with scattered projects here and there that never bring about change at any significant scale: one project here, one project there, this issue, that issue, this organization, that organization. Once we link it into a citywide process, all these scattered initiatives can become part of the whole city's structure and city's system. This is so important, and how the people would be part of that city's system, and how do we go from there. That is why citywide upgrading is a very important starting point.

QUESTION 2: Why do community people have to be the ones who do it?

"We are the poor, but we are not handicapped. We can build, we can think, we can decide, we can know whatever we need, and we can solve our own problems too. That is why people have to be the core actors."

Somsook : I would now like to move to another very important question. Why does it have to be community people who are the key actors in this citywide upgrading? There are so many good governments trying to get contractors to develop housing and do slum upgrading projects for people. So many governments still announce ambitious programs to house all the poor in their cities in public housing. It sounds good: governments and private sector developers do it all, and all the communities have to do is move in! But more and more people are saying no to this old supply-driven model, which no longer works almost anywhere. And they are saying it has to be community people who deliver their own housing solutions. So why does it have to be community driven? This is the pressing question, and if you cannot answer it, the freedom which allows people to do it will never happen. To make large-scale housing for the poor is not a problem - but why do people need to be the main doers to make it so?

Parveen (Community leader from Mumbai, India) If I have a stomach pain, I have to take the medicine and I have to learn to heal myself. If you have a stomach pain, I don't know the remedy for that. I have to find my own solutions. So from cleaning our settlements to constructing our own toilets and houses and dealing with all our needs, if we don't get involved, the problems will never get solved. It is for us to be involved in our own matters.

Aramsri (Community leader from Nakhon Sawan, Thailand) We are the poor, but we are not handicapped. We can build, we can think, we can decide, we can know whatever we need, and we can solve our own problems too. That is why people have to be the core actors.

Fatema (Community leader from Dhaka, Bangladesh) Community people need to be the key actors because all the many big problems we face are our problems, and we are the only ones who can really understand them and resolve them. Nobody is going to solve these problems for us or give us our rights just like that - particularly the government. So we have to solve them ourselves. We have taken savings as our most important tool for mobilizing ourselves to do this, and to build our coalitions. And in the future, our aim is to use our savings to build secure houses for ourselves.

Singing lessons from the community federations in **AFRICA :**

Rose (Community leader from South Africa) I am the coordinator of Shack Dwellers International. Why should people be the main actors? Because the people know the tune of their own song, and they know how to dance to their tune. If somebody comes with another song for the people, they won't have a proper style of dancing. But if you leave them to create their own song, and then dance to it, then you will enjoy the music.

I am saying this because most of the time, when city authorities think of coming up with a city development, they don't include the people themselves. But at the end of the day, when they come up with their plan, they always say, *"We want to do a pilot project here. We want to do a pilot project there."* And they continue doing pilot projects until - until I don't know! But by doing these scattered pilot projects, it creates divide-and-rule situations amongst our communities in a city. Because communities are not involved in the planning. They are not involved in the decision-making. That is why most of the time you find that communities start to fight with their local authorities.

But it is very different when communities are given a chance to be part of the planning. When we do the enumerations, for example, we don't just estimate the statistics, we gather the full and entire information, because we know our own communities, we know our next-door neighbors, we know our backyard and front-door neighbors. We can collect this information easily. And if we do this information collection together with the city, the planning for development that comes out of that information becomes easier and becomes citywide. Because now the communities will be engaging with the government to identify the needs that we prioritize as communities.

When we talk of involving communities in this planning process, we don't talk of *consulting* communities but of *engaging* them. I think this is the kind of language that we community people learn when we attend formal meetings - they like to talk about "consultation" and "participation." But we don't want only the words, we want to see it happening practically, on the ground, with the people, so that a very well-organized citywide approach can become real.

Somsook : So people are not just *recipients*, not just *participants* in somebody else's process. People should be the core, the designers, the main doers.

Only a community can do all those things . . .

Mr. Hung (Community leader from Vinh, Vietnam) That was me in the film you just saw, about our housing project in Vinh. But one thing the film didn't mention was that the cost of the houses we built ourselves was just about half the cost of the same size of house built by a contractor in Vietnam. What brought the cost of our houses down so low was solidarity in the community. We did all the construction together, we bought the building materials together, we built the foundations together and we share the common walls between houses. Through all that, we were able to reduce the cost of our houses by half. Only a community can do all those things, and only when we are the ones in charge. *(See box on page 11)*

Anaclaudia (from Rede Interacao in Sao Paulo, Brazil) I want to give three main reasons why communities have to do it - one reason is technical, the second is political and the third is social.

- Technical : We have a long experience of top-down housing development projects in many countries in Latin America that tried to scale up - especially in Mexico, Chile and Brazil. But it didn't work. Why didn't it work? Because people weren't involved, it wasn't sustainable and it didn't work. People tended not to stay there, they sold their units and went back to form big new slums, and cities like Sao Paulo, Rio di Janerio and Mexico City just got more and more chaotic. But we keep forgetting these mistakes of the past.
- Political : We have seen in the film examples where a small group of people changed the system in a city and in a country: the systems for planning, the systems for finance and the legal systems. They implemented a new finance system to finance the people, and this innovation is changing the system - it is *political*. You can only do that if people are involved in the process. If they are not involved in the process, the chances for having political innovation and change in the systems are very low.
- Social : We need communities to develop together. Otherwise you just put houses there and you don't create any social development.

Somsook : If people are not involved in making it, the housing will be like a body without any soul. Or even without any life. That housing project will be dead from the very beginning!

Communities are where the resources are . . .

Pierre : I am a French planner and I have worked on many upgrading and resettlement projects. I have a very simple point to add: *communities are where the resources are*. In any city, even if the mayor actually wanted to help improve the low-income settlements, they don't have the resources in their pockets. But people in poor communities do have the resources - they have their knowledge, their workforce, their savings and their ability to work together. That is where the resources are.

"We would like to transform this big number of people with problems of poverty and housing into an equally big number of solutions, an equally big force to bring about change."

Somsook : So communities are the main resource. If you want to solve the problems, you have to tap into this resource: the abilities, the finance, the networks, the links and the scale are all there. I think we now more or less get the point about why people need to be the key actors. This is the important thing, because the number of poor people is very, very big. And we would like to transform this big number of people with problems of poverty and housing into an equally big number of solutions, an equally big force to bring about change. They are not waiting for somebody else's solution to their problems; the people in poor communities want to be the makers of their own solutions. And they can do it. All these people in the room who have spoken today, and all the people in the film you saw, have proved that this is possible. We are talking about a new world - a world in which the people in these poor communities, in their great numbers, become the leaders in changing their situation and solving their problems, as much as possible.

QUESTION 3: Why savings and community finance has to be part of it?

"Are these conventional finance systems going to solve poor people's problems or not?"

Somsook : In the film we just saw, you heard everyone say, *"We have to do savings!"* Savings in poor communities is very important. But there are people who still tell us, *"Poor people cannot save! They are already so poor. You do them a wrong when you make them save what small money they have!"* And on the other hand, there are the human rights people who say, *"This is not right - people should not have to save and help themselves. It is the government's job to help them and to guarantee their housing rights."*

We should be able to answer these questions and explain why savings and city development funds are so important, and why these new kinds of funding systems which communities control themselves are so necessary to solve these problems in a big way. Without these alternative finance systems, we're left with only the old banking system or the money that comes from the government system, with all their many strict rules and regulations. Are these conventional finance systems going to solve people's problems or not? So why is savings so important, as a way to help the poor solve these problems in a big way?

Dulamsuren (Community leader from Uvurkhangai, Mongolia) I am from the small provincial town of Uvurkhangai, in Mongolia. I used to be a very poor woman who stayed at home, because of a bad leg. But I got together with eight other women in my ger area ["ger area" is the term used in Mongolia for informal urban communities, where many families still live in "gers" - the traditional insulated canvas and woolen tents of Mongolia's nomadic herdspeople] and we started a savings group. By saving small amounts of money together, we were soon able to give ourselves loans from our savings to start small businesses and take care of our various needs. This savings brought us out of our houses and empowered us to become respected doers in our neighborhood. Now we have 60 savings groups in Uvurkhangai, and savings of more than US$2,000. Through this savings, we have changed our lives, and we have also started to do some small infrastructure upgrading projects in our settlements. Savings is something that gathers both money and people together, and is a tool for empowering people like me.

Somsook : Saving is empowering. Saving is not only bringing together money but bringing together people, bringing together a lot of ideas, and this is empowering them.

No change possible without savings in the **PHILIPPINES :**

Ruby (Community leader from Manila, in the Philippines) In the Philippines, all the land, the houses, the infrastructure and the basic services in our settlements are paid for by the communities themselves. Nothing is free. There is no subsidy at all in the Philippines. That's partly why we have to mobilize our own resources by doing savings. But the financial aspect is only one part of savings. Savings is the first and most important step communities take to collectively address the issues of poverty and insecure land tenure.

In the Homeless People's Federation, we mobilize savings to address these issues, to organize our communities and to really commit ourselves to solving these serious issues. In our experience, savings empowers communities and makes us become self-reliant. Savings also gives us the power to negotiate with the government and say, "We have this money and we have these ideas to solve our problems - can you support us?" To make a financial system of our own, which gives us this credibility as development partners, it doesn't require a lot of money. But we have to do it. We have to build it from our own savings and we have to manage it ourselves.

Our savings and our community initiatives are the most powerful demonstration that we are not a burden on the city - but we are actually the solution to the very big problems the city has not been able to solve themselves.

Somsook : When they have savings and funds, people can start doing things. There is a lot of money in the world, a lot of money in development, but almost none of it actually goes into the hands of poor people. But when communities start saving their money, build their own funds, start thinking together, agreeing together on what they'd like to develop, they can move, they can negotiate, they can do things. This movement starts with the savings and the setting up of the fund.

Paa Nong (Community leader from Chum Phae, Thailand) Savings is so important because it is the foundation for starting other funds. Now in my city of Chum Phae, we have our development fund at city level, which our community network manages ourselves, and we use this fund to solve all kinds of development problems - not only housing.

Somsook : Once you have a fund, the fund can be extended to address many other needs: welfare needs, social needs, economic needs, emergency needs. And it helps bring the communities in a city into a strong process where they work together with their local authorities as full development partners.

Savings leverages new finance for the poor in **NEPAL :**

Chhabilal (From the Squatters Federation in Bharatpur, Nepal) Savings contributes in developing friendship among the communities and savings members. It also collects together the money that we need for any kind of development work we do ourselves.

Lajana (Lumanti NGO in Kathmandu, Nepal) I would like to add that in Bharatpur, the city where Chhabilal comes from, which you saw in the movie, the city's poorest grassroots women have been able to save, and to set up and operate citywide savings cooperatives so successfully that they have now attracted a contribution of 5 million Rupees (about US$ 75,000) from the municipal government for the people's city development fund in Bharatpur, to support their housing, livelihood and upgrading projects.

Nani Maiya (Community savings leader, Techo, Nepal) We started savings in Kathmandu with a very small amount - everyone saved just 20 Rupees (US$ 25 cents). But now many members are saving more than that, because their confidence has gone up. Before, the banks and financial institutions never believed we could actually manage finance in our communities. But now our women's savings cooperative has proved itself - our collective savings has created a very big revolving loan fund, which has financed a lot of housing, livelihood and community development projects. And the same thing is happening with other women's savings cooperatives in the Kathmandu Valley and around Nepal. Now those same financial institutions are coming to us and asking to invest through us. So we have started partnering with financial institutions in Kathmandu.

Somsook : When the financial strength of city funds and the political strength of citywide community networks is added to the savings, communities start having more negotiating power to link with larger sources of finance and to draw those funds into their development process. So people's finance systems can start talking with formal finance systems, and the two can be friends. It's possible! If we are going to do slum upgrading at a big scale, we need a finance system which can flow according to the realities in a community people's process, which can be managed by people, on a big scale. That is a very important issue, and we have to think a lot about the financial mechanisms to support that.

Rosalinde (Community leader from Namibia Shack Dwellers Federation) Hala hala-laa poor people, hala-laa! Viva homeless people, viva! Saving is the way that we as poor people can manage to do something for ourselves. We are not just waiting for the government or some sponsors to do something for us. When we save, we are using our own money to answer our needs and contribute towards our own development, so that we can be successful, so that we can reach our goals and make our dreams come true.

Mpatso (Community leader from the Malawi Shack Dwellers Federation) Savings brings people in the communities together, and that is how you come to know who is who in your community. At the same time, savings creates trust between community members, because you are collecting and managing everybody's money together. The savings also builds trust from the government, when they see that we have already started on our own. In Malawi, we told the government, *"Just give us land and see what the poor people can do!"* And within two months, we managed to build almost 400 houses on that land! It was only the savings that created that trust.

Women manage government funds in **INDIA :**

Savita (Community leader from Pune, India) Through the savings, we were able to strengthen our organization, and that gave us a voice to talk to our government. We were then able to negotiate and leverage projects where we managed the government money for these projects. The government realized we were not paupers: we came to the table with money, with our organization and with a solution. And that is how we were able to get all the government programs - slowly - to come into our city. And we managed those programs ourselves. Our Mahila Milan savings groups in Pune have managed budgets of over US$ 15 million, to construct community toilet blocks all over the city, and to carry out slum upgrading projects that cover 650 houses. Women of the community have been managing all this money on their own - they don't have outsiders coming and managing that money. And that is the beauty of the program in Pune city.

"We are talking here about a new system of finance. Savings is the starting point of that new system of finance - a finance system that starts from the people and then links with the upper system."

Somsook : We are talking here about a new system of finance. Savings is the starting point of that new system of finance - a finance system that starts from the people and then links with the upper system. The development money that comes from the upper system is not reaching the people on the ground, and the way it is used divides communities instead of uniting them. Money that comes from the people, on the other hand, brings people in communities together, builds their strength, builds their confidence, builds their city funds. And with these city funds, communities can start doing a lot of developments. This kind of community finance system is almost totally absent in our world today, and that is why we have such a lot of poverty! In this meeting, people are showing us that we need a new system of finance - a system of finance that is a social financial system, and a system that comes from the people, links people, helps them develop and grow.

QUESTION 4: How to turn citywide and people-driven into policy?

Somsook : And finally, how can we can link these community-driven processes and community finance systems with the city's system, to build partnerships with the local authorities? Is it possible that this kind of community-driven and citywide slum upgrading can become a national government program, which lets the people in a city and in the whole country do the work and be the main actor, the main deliverer of the solutions? If people just continue doing this on the ground and we can't nationalize the process, it may be difficult to achieve scale. So I would like to ask the people here who can talk on the policy side, whether it is possible that this people-driven approach can be nationalized, can be made into a totally new system in the city, and in the country? And how can we do that?

Keshav Sthapit (Development Commissioner, Kathmandu Valley Development Authority, Nepal) I used to be the mayor of Kathmandu, but my area has grown, and now I am the development commissioner for the whole Kathmandu valley. In my valley, the population is about 4 million. According to several studies, the whole valley is in a seismic zone, and could have an earthquake any time measuring higher than 7 on the Richter scale. At least one-third of the population will die, the reports say. The city is full of centuries-old houses, and any time they could collapse. So I am thinking about making safe houses - on government land or even acquiring private land. In this process, I will be coordinating with the sixty informal settlements in the valley. Some are very vulnerable and will have to be relocated, but in most, we can do on-site upgrading, densification and regeneration. That process has begun now, on a very mega scale. I am also trying to push the government to introduce a new act - an Urban Development Authority Act - to provide a regulatory umbrella to manage the whole valley's development, which so far has been very chaotic, and not always very equitable.

Somsook : The government can make the laws and the rules more friendly to the people, and open the space, get more land so the people can develop the process, together with the people. (But we have to stop the Bagmati River evictions in Kathmandu first!)

Citywide upgrading is government policy now in 300 cities in **THAILAND :**

Thipparat Noppaladarom (Director of CODI, Thailand) I come from the Community Organizations Development Institute, which is a public organization in Thailand, under the Ministry of Social Development and Human Security. In Thailand, we have a lot of problems of slums and squatter settlements, and the government's answer to the problem has usually been to hire contractors to construct blocks of rental flats, for housing the urban poor in the conventional way. In 2003, the government had an idea to build one million houses for the urban poor. But CODI proposed a new approach, in which the communities are the core actors, instead of contractors. Eventually, the government accepted our alternative program to solve the problems of slums and squatter settlements in Thai cities, which we call *Baan Mankong* ("Secure Housing").

Through the Baan Mankong program, soft housing loans and government subsidies for infrastructure development are channeled directly to urban poor communities, who do everything themselves: they negotiate for the land, they design their own housing and they do all the construction. CODI supports this national, community-driven housing development process with flexible finance and technical assistance, and opens the space for the community networks in every city to survey all the settlements, develop citywide plans for solving all the housing problems in the whole city and then link with the local authority to jointly implement these upgrading plans.

The experience in Thailand shows that this is possible. It shows that the serious housing problems, which no government agency has ever been able to solve, can be solved, on citywide and countrywide scale, when poor communities and their cities work together, with people at the center of the process. Through this process, every city can start planning and start doing at the same time.

Now we are implementing citywide upgrading in 300 Thai cities, where 100,000 families have moved from being illegal squatters to being secure residents in the fully legal, fully serviced houses and neighborhoods they have built themselves. So it is possible!

Somsook : The government in Thailand has proved that these huge problems can be worked out that way. The government passes the budget to CODI, and CODI passes the budget to the communities, who start saving and making their housing plans, with help from the architects and in collaboration with the city authorities. And then, once the project is ready, the money is passed directly to the community, which does the work themselves. The budget comes in two ways: one is a subsidy for infrastructure and the other is loans for constructing housing and buying land. And the communities manage everything. This program in Thailand proves that it is possible to nationalize this kind of people-driven and citywide upgrading - *and it works very well!*

It is totally possible to link community-driven activities with the government system, because we have the same objective: communities want to improve their housing and living conditions, and that is the government's objective also.

Sarom (from STT NGO in Phnom Penh, Cambodia) It is interesting to hear about the policy engagement in Thailand, the country next-door to ours, where the government seems to give more space to civil society. In Cambodia, poor people have very little space, and the government never accepts our ideas in their polices.

Somsook : It is our role to make it work and to make that space for people. We are not here to complain about the government - we all know about that. We want to make the government work.

Nguyen Van Chinh (Vice Mayor of Vinh City, Vietnam) I would like to say that it is totally possible to link community-driven activities and community finance with the government system. Because after all, we have the same objective: the communities want to improve their housing and living conditions, and that is the government's objective also. During the implementation of the ACCA projects in many Vietnamese cities, the national government has contributed budget to several of the upgrading projects that were done by communities. And at the city level, we have already set up community development funds in many cities, which have been built partly with community savings and partly with government contributions. These city-based CDFs now finance all kinds of community-driven upgrading initiatives, including the pilot housing upgrading project in my city of Vinh, where the people in a crowded and run-down collective housing development rebuilt their houses themselves (*see box below*). This little project has changed the building standards and changed the city's policy for redeveloping old collective housing, from an expensive contractor-driven model where many families get evicted, to a flexible, people-driven model where everyone stays and rebuilds their housing in the same place.

At the national level, the Association of Cities of Vietnam (ACVN) is already in discussions with the Ministry of Construction and with Cities Alliance, and in the end of October 2012, this issue of citywide upgrading by communities themselves will be discussed in the Vietnam National Urban Forum, within the framework of the country's national urban upgrading program policy.

Somsook : From one breakthrough housing project to the city's housing policy - he changed housing regulations in Vinh to fit with what the people are doing, and it is expanding to other cities now.

Dieu Anh (ACCA Coordination Unit, Ho Chi Minh City, Vietnam) I just want to add one more piece of information. In all the upgrading projects that have been done in Vietnam, 65% of the funds have come from communities and 30% have come from the government. Only 5% of the funds have come from donor money.

Two ways to make social housing in **VIETNAM :**

(from the 2nd Year ACCA Report, December 2010)

The small ACCA housing project at Cua Nam Ward in Vinh has been an important breakthrough, because in cities all over Vietnam, municipal governments keen on modernizing their cities are now setting plans to demolish and redevelop their run-down collective housing, which is seen as an eyesore. When the redevelopment is planned by the government and implemented by for-profit developers, as it usually is, it breaks up communities, evicts and impoverishes people and prevents the poorest from getting secure land and decent houses. Here are some eloquent figures from a study which compares the Cua Nam Ward project with a more conventional collective housing redevelopment project by the government :

TOP-DOWN & INDIVIDUAL

The city does the redevelopment planning, contractors do the infrastructure and each family is left to design, build and finance its own house.
(example of Block 7, Ben Thuy Ward, in Vinh)

COMMUNITY-DRIVEN & COLLECTIVE

The community works together to design their own layout plan and then constructs the new houses and infrastructure together.
(example of Block 6A, Cua Nam Ward, in Vinh)

1	Numbers of families who got land plots in the same place	69 families out of 114 (60%)	29 families out of 29 (100%)
2	Number of families who were evicted and forced to relocate	45 families out of 114 (40%) (only 11 of these families got alternative land)	0 families
3	Average size of each family's house plot before and after redevelopment	Before : 28 square meters After : 89 square meters	Before : 30 square meters After : 47 square meters
4	Number of families using redeveloped land for non-housing purposes	23 families (33%)	0 families
5	Number of families who sold off their land rights and moved elsewhere	19 families (28%)	0 families
6	Number of families who could not afford to construct new houses	27 families (39%)	0 families (the community helped the one very poor family to build a simple one-story house)
7	Government compensation costs for families that were forced to relocate	$415 per family x 45 families = US$ 18,675	0 costs
8	Cost of dismantling old houses, filling land and allocating new plots	$395 per family	$103 per family
9	Cost of installing infrastructure facilities and basic services	$1,166 per family (done by contractors, covers only drainage, no paving or services)	$303 per family (done by people, includes drains, paving, electricity and water supply)
10	Cost of constructing the new houses	$141 per square meter (for a 2-story concrete frame house)	$72 per square meter (for a 2-story concrete frame house of about the same size)

And with their increasingly strong negotiating position, people can begin talking to their mayor and asking, "Can we get land? Will you change the law? Could we have more funds? More space?"

Somsook : If we look into this citywide process, we see people doing citywide surveys and setting up citywide community networks, so they have information, they have friends and they can start doing things. They change from being the minority to being the majority, because they have a lot of allies. The political relationship between the people and the city is changing. People's negotiation power is changing. And with their increasingly strong position, people can begin talking to their mayor, asking, *Can we get land? Will you change the law? Could we have more funds? More space?* From this citywide process, we should aim at making change at the national level, at the structural level, as much as possible. And we are not doing it out of nothing. With all these elements we have discussed, which are getting stronger and stronger, it is possible to change this direction of the slum development in cities by community people.

Pierre (French planner) You have discussed examples where you have benevolent governments who are actually willing to help, and who can provide some kind of resources. But what about places where the government is not the one making decisions at all, but it is the private sector who decides they want to occupy some land where people are already living? In Cambodia, this citywide upgrading approach was working for a few years, until peace arrived, and the private sector came in and started evicting people. Would you have any good examples of involving in a positive way the private sector, in ways that could work in the long term?

Somsook : I would like to broaden that question a little bit. We have been talking about good mayors and nice governments, but sometimes governments are not very cooperative or very strong. Sometimes the private sector is taking over. How can this citywide and community-driven upgrading process work in such circumstances? How can all these citywide activities can help turn the politics around to be more in favor of the people?

Citywide networks at work in Dharavi, in **INDIA :**

Celine (SDI, Mumbai, India) Dharavi, in Bombay, is a good example of this. Dharavi is a slum that covers about 430 acres and has a population of over 250,000 people. It is a good example where the government actually brokered a highly-speculative multi-billion rupee deal with the private contractors and the builders lobby to say that this huge settlement, which is right in the middle of the city, is now needed for other commercial purposes, and that 70% of those community people would be thrown out in the redevelopment process. The community people who lived there were not involved and were not even aware of this plan. So the request of the people's federation inside Dharavi was threefold. First they said we want to be counted, because without doing a survey, you can't just make plans in the air. Second they said that whatever profit is made out of Dharavi should ideally benefit and be shared by the communities living inside Dharavi - why should the developers be profiting from a settlement people had been living in for three-quarters of a century? Third, they said please include us in the planning, you can't just go ahead and plan for us without including the community. Because they were organized, the community put up a big fight, put a lot of pressure politically on all sides, and they had many government officials on their side, who were also able to push for this vision - but it wasn't easy.

Somsook : Because they had their networks and their information, they were able to negotiate. They didn't let it go. And finally, the solution may be something like land-sharing or finance sharing, and the private sector may have to build housing for the people. The solution can take many different forms - *but don't give up!*

OTHER ASPECTS of citywide upgrading we didn't have time for :

Somsook : There are so many other aspects of this citywide upgrading process and so many other issues that have sprung up from the process, which we haven't been able to cover in this short time :

- Women : Like the role community women play in every aspect of this upgrading process.
- Community architects : And the role of professionals in providing technical support to this people-driven upgrading process. We have a lot of community architecture support processes in Asia, where the community architects and universities are helping communities to plan their housing and settlement upgrading projects. But they work in such a way that communities themselves can be the planners and designers, and the planning process is a people-empowering process. This is a key factor in the citywide upgrading process.
- Information : We also haven't been able to cover the aspect of surveying and information gathering, which is another crucial part of the citywide and people-driven strategy.
- Partnerships : We also haven't been able to go very much into the partnerships which are another crucial part of the ability to go citywide and to support a people-driven process.
- Holistic development and community welfare : And we haven't touched the issue of holistic development or community insurance either. The Thais have developed a lot of community-managed welfare and insurance programs which operate through the city development funds, for the community people who die or are sick.

But I think we have been able to touch the key points: why citywide, why people, new kinds of finance, making it into a policy and part of structural change.

COMMENTS : Feedback from professionals in international institutions

"I was really anxious to come today because I knew this would be the session with the most passionate speakers. And that's why it has been so successful."

Somsook : In the last part of our session, I would like to ask some senior professionals who have been working in this field for a long time and who know all these issues and know these countries where we have been working, to give us their suggestions, opinions or critical points for us to think about. And at the end, I would like to ask Diana Mitlin, who has been supporting the process in Asia and Africa, to help conclude the session.

Steve Weir (Habitat for Humanity) I was really anxious to come today because I knew this would be the session with the most passionate speakers. And that is why this process has been so successful. I've written down a few things which I would call *design principals*, which come from the speakers themselves :

- Human rights by themselves are inadequate for people to gain a voice in city change - it's not enough.
- Savings increases people's voice as a partner in development with the city.
- Savings allows practical projects to accomplish real needs in the community.
- Savings unites a new social finance scheme and allows local savings to link to big institutional financial partners.
- Pilot projects are like lottery-winners, they divide people.
- People are not a *problem* at scale, they are a *resource* at scale.
- A reminder to those of us who are architects and engineers: our consulting does not equal engagement, but together with architects and engineers and other stakeholders in the city, we can build a better city.

Somsook : Next I would like to ask Mary Jane Ortega, who is the secretary general of CITYNET, to speak. CITYNET is a network of Asian cities and civil society organizations. We have made a memorandum of understanding between ACHR and CITYNET so that from now on, the city and the people will work together as a team, and we will solve the problems of slums, as much as possible, in cities in Asia.

Mary Jane Ortega (Secretary General, CITYNET) I would also like to thank Adnan Aliani, the matchmaker who brought ACHR and CITYNET together in the Asian Urban Forum in Bangkok, in June 2011. When we were there, we decided to enter into an agreement that the CITYNET and ACHR would be partners. One of the things I would like to mention is the necessity of organizing at the grassroots level. I have seen the advantage of this in Thailand, where the country has gone through several prime ministers and several different political parties, but the community movement has never been affected. Politicians, mayors and prime ministers all come and go, but the grassroots communities will always be there. The big problems we are facing in our cities cannot be solved only from the top or only by legislation. But when you have a movement from the grassroots which can meet and work as equals with the government, then together they can achieve the vision of Cities Alliance, which is "Cities without slums." When I first heard this, I said, *This is not possible. How can it be in a developing city to have no slums?* But we have seen it. With hard work, with determination, it can be done.

CITYNET has been based in Yokohama, but we are now moving to Seoul - a city which despite all its modern buildings and prosperity, also has a lot of informal settlements. So ACHR, CITYNET and the local groups in Seoul went to the mayor and said, "Do you know that you have informal vinyl house communities in your city?" And the mayor, who is a human rights advocate, immediately invited us to give our proposals for how to solve those problems. Nothing is impossible if we can join hands together.

Completely changing the way we work . . .

Adnan Aliani (UN-ESCAP) What we are talking about here is really and completely changing the way we work. We are no longer talking about people participating in government programs. What we are talking about is government participating in people's programs. And that is a very different way of looking at development. It's all about power. Those who have power make the decisions, regardless of laws. So the whole point here is how do we empower the poor - with their collective mechanisms, with their collective savings, with their own information and alternative plans - so that we can balance and equalize these power relations. The role of organizations like UN-ESCAP is to create institutional space where this can be promoted, where we can bring this to the attention of governments, where we can link the informal community processes on the ground with the formal national level processes. I will not be involved in the urban sector any more, my organization will definitely continue doing that in the coming years.

Matthew French (Housing Policy Section, UN-Habitat) I'm afraid I may not be a very "senior" official, but it has fallen on me to say a few words on behalf of UN-Habitat. I wanted to congratulate the work that's being done and to thank everyone in this room for coming from all parts of the globe to share your experiences, which are of huge value. And I wanted to let you know that UN-Habitat is now developing a new guide book on citywide slum upgrading, which is very much in line with what has been discussed here. We want to scale this up to other countries and look at how it can be replicated in other regions, such as Africa and Latin America. There are a couple of complementary areas which will be part of that guide, but which haven't been touched on today:

- The importance of planning at citywide level, and the community involvement in not just planning their own neighborhoods, but in planning the city as a whole. It's crucial that we integrate slums into the urban fabric of the city, so they don't become or remain isolated areas, and slum dwellers have full access to all parts of the city. Certainly I think that urban planning is very important in that sense.
- Institutionalizing citywide upgrading: We want to find new and innovative ways to institutionalize the citywide upgrading process. As has been mentioned, Thailand is a good example of citywide and community-driven slum upgrading going to a national scale. But certainly there are many challenges and constraints, so we are working on how we can address those and scale up this process.

CONCLUDING REMARKS from Diana Mitlin :

Diana Mitlin (IIED in UK) My name is Diana Mitlin. I work at the International Institute for Environment and Development, and I teach at the University of Manchester in the UK. I am very conscious that everything I have learned about urban development and urban poverty reduction has come from the voices that you have heard in this room, and from their peers living in informal settlements in Africa and Asia particularly. And I think that this is a case where a lesson comes with a price. And the price is that Somsook has asked me to speak for just a few minutes and to remind you about the beginning, the middle and the end of this meeting.

1 WHY CITYWIDE? I want to start with our first question: *why citywide?* What I heard was that the citywide strategy amplifies lots of things. It amplifies voice, so people no longer speak alone, and it amplifies resources when people pool their own finance. And through the amplification of voice and resources, it amplifies knowledge, it amplifies influence and it amplifies the impact that people have on both the city and on the political system, which can no longer ignore them.

2 WHY COMMUNITY-DRIVEN? In answer to the second question, one of the professional speakers said that no other meeting has this kind of passion. Well no one believes in informal settlement upgrading and in an inclusive city quite as much as the voices from poor communities that you have heard this afternoon. As some of those voices said, *No one struggles like us, no one cares like us.* And out of that struggle and out of that caring, people come together, with their intelligence and their resources, to build a better world for themselves and their children. Because looked at the other way around, it is extraordinary that professionals and city governments have believed that they could solve these big urban poor housing problems *without people*. What has happened - and we have seen it happen again and again - is that they have failed in their attempts. If the people are not successful in negotiating access, and in negotiating a serious engagement with the state, they will press, and as we have heard, they will press unsuccessfully and with conflict. So there is no choice. That is the message that I had from that part of the meeting. There is no choice. If it going to work for everyone, it has to work for the bottom, and it has to be community driven.

3 WHY COMMUNITY FINANCE? In response to the question about *why community savings?*, there were a number of key ideas that I heard. The first was about the importance of turning women, who are so often pressured to remain in the family, into public agents that are able to speak for themselves and their communities and that can be successful in building communities and building community organizations that are based on trust and based on friendship. Out of those collectivities can come a process that can challenge the anti-poor politics which communities experience. The importance of savings is to build autonomous organizations that can engage the state from a position of strength, and can engage them with all the richness and all the passion that low-income communities have.

4 HOW TO MAKE IT INTO POLICY? The final point we touched on just a little bit was about the possibility of building from the city to the national government, of drawing national governments together, and of drawing national governments together into regional movements, as we can see from both the ACHR and SDI processes. What I heard there was the importance of *ambition* in the struggle, and believing that it is possible to negotiate an alternative that can be scaled up and that can actually be built and scaled up.

For me, this afternoon has highlighted and given us snapshots of the vision which exists in organized low-income communities - a vision for inclusive development, a vision that offers a universal solution. This session was all about sharing voices, to come to a collective exchange about what needs to be done. And the vision this process has offered is of an urban development process from which no one is excluded. *Thank you.*

DECLARATION:

Somsook : We think that it's very important that this shouldn't be just another talk session, where all of us give our two-cents and then go back home. This citywide and people-driven slum upgrading is an important movement, and we have to continue our campaign to mainstream it and bring it to scale. As part of this, we are going to add all the lively ideas and expressions from this session to the testimonials the groups actually doing upgrading around Asia have already given us - and put these ideas together into a proper declaration. Then we are going to present this declaration to all the key development and finance institutions around the world, to show them that the time has come for this new kind of development, this new way of solving the problems of poverty and housing in our cities. We will bombard these organizations with our conclusions. So this is not the end - we will continue this process. I would now like to ask Diana Mitlin to summarize the key points in the draft declaration we have prepared.

Declaration of commitment and action on citywide slum upgrading, by organized urban community groups

- We need to identify new ways to address housing problems at scale. Much of the housing in our cities has been built by the urban poor. But this housing is either ignored or classified as a slum and declared illegal. The city would be much worse off without this housing stock, which provides accommodation for much of the city's workforce. It is important to improve and legitimize this housing, at a citywide scale.
- If governments and international agencies can work with the urban poor as development partners, and support their capacities to build and improve their own houses and settlements, the poor can contribute to this citywide upgrading in very resource-efficient ways.
- Enough city governments have looked at slum and squatter upgrading in this new way to establish a new vision of what is possible. Over 500 cities in Asia have demonstrated how this new people-driven and citywide housing delivery model is possible and how it can reach scale. Mayors and senior civil servants from hundreds of cities have now seen how much can be achieved by this process.
- By working at the citywide scale, all the urban poor community organizations in a city work together, learn from each other and build a platform for collaborating as equals with government agencies and other key stakeholders in their city.
- There are also many cities now where city development funds have been set up to finance this housing upgrading in new and flexible ways, and these funds are being managed by networks or federations of poor community organizations, often in friendly collaboration with their local governments.
- The first step in moving to citywide scale in upgrading is for community organizations to survey and map all the informal settlements in their city. Most city governments have little or no data about informal settlements, even when they house 30 - 50% of their population. Urban poor organizations have shown their capacities to do this surveying and mapping, which work as powerful network-builders and isolation-breakers. The surveys allow everyone to see the scale of problems, and become the basis for a citywide discussion about issues that have to be addressed in each settlement and citywide - especially the issue of secure land for housing.
- The scale expands as more and more communities become active. It is important that people start making all sorts of improvements to their infrastructure, housing and environment right away, even if these improvements are very modest. All these activities create a momentum in a community and a city and encourage others to start and to bring in their knowledge and energy. This also helps expand the network of community organizations.
- We have to support this people's process and the great development force it can bring to the task of upgrading our cities' poor settlements. Let the poor be the key actors in identifying what should be done, then helping to plan, manage and implement it - including working with local governments to identify land, build infrastructure, build or upgrade houses and change inappropriate building and land-use regulations.
- We have to use finance in different ways, so external finance supplements the urban poor's own resources and supports their community-driven processes. New institutions need to be set up that can financially support the already-existing community-led processes in cities and build more collaborative processes among them.
- We, the organized urban poor communities of the global South want to be part of this change, but so far, the mechanisms and finance are not there to support us. This has to change. We offer governments and international agencies our knowledge, our skills and our capacities to work together and to use finance and other resources efficiently, to scale up the citywide slum upgrading that we have already begun. This Declaration signifies a commitment on behalf of urban poor community groups to continue to work collectively to improve our lives on a citywide scale - wherever possible doing so with the engagement of other actors from local and national government and development agencies - to achieve together a vision of pro-poor, just and livable cities.

TARGET : All cities in the next ten years. There needs to be a target to reach *all cities* in the next ten years, so that the scale can be achieved through the multiplication of the kinds of initiatives you have heard about here, driven by communities in each city, using their own knowledge and their own force to expand and collaborate with each other. An important part of that is city-based revolving loan funds that are managed by the urban poor, so external support can be combined with people's own savings and contributions from city governments.

More information about **CITYWIDE UPGRADING** and **ACCA**

ACHR has produced a number of reports, articles, books, publications, posters, video films and other documents which describe different aspects of the citywide and community-driven slum upgrading movement that has taken off in Asia - some with and some without support from the ACCA Program. Most of these documents can be downloaded from the ACHR website.

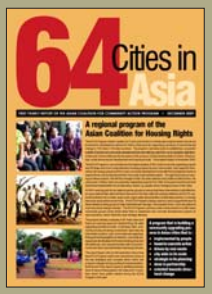
REPORTS : The ACHR secretariat in Bangkok continues to document the ongoing ACCA and citywide upgrading process in Asia through a variety of reports, including 15 regional meeting reports, illustrated reports on field visits to upgrading projects in many cities, reports on the six joint ACCA "peer assessment" trips organized so far (to Philippines, Vietnam, Mongolia, Cambodia, Nepal and Sri Lanka), and yearly ACCA progress reports.

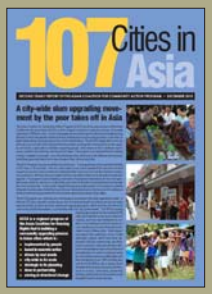
COMMUNITY ARCHITECTS : The Asia-wide Community Architects Network (CAN), which links groups of community architects practicing in 15 countries, has produced a series of publications and handbooks which describe various aspects of a new kind of physical planning process in which the professionals are the facilitators and communities themselves are the designers and builders. *"Design with People"* and *"Let people be the solution"* are books which describe the work of community architects in Asia, including community and citywide mapping, settlement upgrading, comprehensive site planning, community builders training, engaging with academic institutions and sharing knowledge. CAN has also produced handbooks on community mapping and comprehensive site planning. For copies of these publications or more information, please contact CAN's regional coordinator Tee at: architect_once@hotmail.com

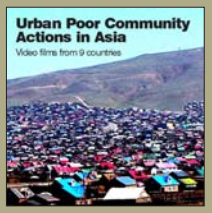
ACADEMIC ARTICLES : A special issue of "Environment & Urbanization" (the journal of the UK-based International Institute for Environment and Development - IIED) on citywide upgrading has just come out in October 2012. This issue includes 7 in-depth articles on different aspects of the ACCA Program: ACCA's overall concepts and performance, community finance, community networks, community architects, peer assessment, making change, and "pathways to freedom." These articles were written by the people who are actually involved in these citywide upgrading processes, in collaboration with our friends Diana Mitlin and David Satterthwaite at IIED.

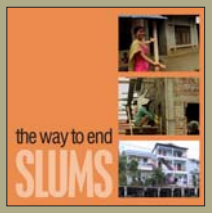
FILMS : Besides the 20-minute film, *"How to end slums"*, which we screened during the seminar on "Citywide upgrading" in Naples (*see page 3*), ACHR has produced a DVD compilation of new video films that were produced by groups around Asia, with support from the Rockefeller Foundation and ACCA. Most of the films document city-wide slum upgrading projects being initiated by poor community organizations, with support from ACCA, and many have been shown on national TV. The compilation includes films from South Korea, Vietnam, Cambodia, Nepal, India, Pakistan, Mongolia, the Philippines and Thailand.

EXHIBITION : Besides organizing the seminar at the World Urban Forum in Naples, ACHR booked a double-size booth in the exhibition hall, right next to the SDI booth, and we lined the booth (and the surrounding walls!) with posters which showcased many of the ACCA-supported citywide housing and settlement upgrading projects communities around Asia are implementing. The ACHR / SDI exhibition booth served as our headquarters for meetings, video showings, impromptu dialogues, lunch-breaks and for distributing all the brochures, newsletters, flyers and DVDs we brought with us.









Asian Coalition for Housing Rights (ACHR)
73 Soi Sonthiwattana 4, Ladprao Road Soi 110,
Bangkok 10310, THAILAND
Tel (66-2) 538-0919
Fax (66-2) 539-9950
e-mail: **achr@loxinfo.co.th**
website: **www.achr.net**

This report is a publication of the Asian Coalition for Housing Rights (ACHR). For the support given to make this workshop and the trip to the World Urban Forum in Naples possible, we have big thanks to give to our friends at IIED (UK) and the Bill & Melinda Gates Foundation for funding assistance, to Shack / Slum Dwellers International (SDI) for help making arrangements in Naples, to UN-Habitat for making space available for the workshop and exhibtion, and to Tee, Savita, Brenda and Tuy for photos. September 2012