COMMUNITY-BASED ORGANIZATIONS:
THE POOR AS AGENTS OF DEVELOPMENT
QUICK GUIDES FOR POLICY MAKERS

housing the poor in African cities

COMMUNITY-BASED ORGANIZATIONS:
THE POOR AS AGENTS OF DEVELOPMENT

UN-HABITAT

Cities Alliance
CITIES WITHOUT SLUMS
ACKNOWLEDGEMENTS

This series of Quick Guides has been inspired by and prepared on the basis of a similar series on Housing the Poor in Asian Cities, which was published jointly by UN-HABITAT and UNESCAP in 2009. The series is the adaptation of the Asian version to the realities and contexts of the sub-Saharan African countries, and will be available in English, French and Portuguese. This has been made possible through the financial contributions of Cities Alliance and UN-HABITAT.

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All these contributions have shaped the Quick Guides series, which we hope will contribute to the daily work of policy makers in the sub-Saharan Africa region in their quest to improve housing and access to land for the urban poor.
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COMMUNITY-BASED ORGANIZATIONS: THE POOR AS AGENTS OF DEVELOPMENT

QUICK GUIDE FOR POLICY MAKERS NUMBER 6

The emergence of community organizations of the poor in Africa has been a very important development during the past two decades. These organizations, also known as community-based organizations (CBOs) or grassroots organizations, represent the urban poor, either the residents of particular geographical areas or people who share some common identity (for example, they originate from the same area). As structures which allow poor households and poor communities to move from isolation and powerlessness into collective strength, these organizations have become powerful development mechanisms in their countries.

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

Community organizations of the poor can be valuable and resourceful partners when it comes to finding viable housing solutions for the poor. It is therefore important for policy makers to understand how these CBOs operate and how governments can best work with them to improve the living conditions of the poor.

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

“...it is vital that in the long run, communities of the poor, as the main group seeking social justice, own and manage their own development process, and become central to its refinement and expansion.” (Sheela Patel, SPARC, India)

CBOs are sometimes constituted by specific vulnerable groups, including women, elders, children, youth, and people with disabilities. In some contexts, indigenous peoples can also be regarded as a vulnerable group. UN-HABITAT’s Housing Indigenous Peoples in Cities policy guide has recommendations regarding how to implement effective urban housing policies for vulnerable groups such as these.
POOR COMMUNITIES: AN UNTAPPED RESOURCE IN AFRICAN CITIES

The urban poor are the designers, builders and suppliers of the majority of affordable housing in Africa’s cities. Their self-help efforts have done what decades of government housing programmes, formal sector development projects, housing rights campaigns and international development interventions have failed to do: provide most of the urban poor with shelter and basic services – right now when they need it, not in the distant future.

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

In effect, Africans are remaking the city from below, as they refuse to be passive victims of the inability of the government and the private sector to provide adequate housing, and instead take on the roles of entrepreneurs, urban managers and providers of services and infrastructure in their communities.

Governments have tended to look at slums and informal settlements as a serious problem, as blights on the urban landscape, and as dens of anti-social elements. But many governments and policy makers have begun to take another look at informal settlements – and the poor communities who make them – and are starting to recognize the constructive role these communities (and their organizations) are playing in finding large-scale, lasting solutions to city-wide problems of land, housing and livelihoods.

“One thing that we have learned over the years is that neither doom-and-gloom scenarios nor destructive criticism will inspire people and governments to act. What is needed is a positive vision, a clear road map for getting from here to there, and a clear responsibility assigned to each of the many actors in the system.” – Former UN Secretary-General Kofi Annan
Many African cities have a long history of housing project failures: subsidized housing developments that ended up housing the wrong target group, pilot projects that never scaled up, sites-and-services schemes where nobody wants to live and relocation projects abandoned to speculators, often after destroying viable communities through forced evictions. Governments and housing professionals are realizing that these top-down projects, which were designed without much involvement of the poor they were meant to serve, are never going to solve the growing problems. And they are also realizing that when poor community organizations are at the centre of the planning and implementing of housing and development programmes that affect them, these programmes are more likely to be successful.

A LONG HISTORY OF SELF-RELIANCE

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

Self-reliance can also be a strong basis for undertaking development activities and improving living conditions over time. If an informal community is able to stay in the same place and is not evicted for many years, it is likely that the community will gradually improve and consolidate: housing structures will improve, support structures will deepen and collective systems for resolving needs and problems within the community will get stronger. Many communities develop considerable capacities to organize themselves, collaborate with other organizations and develop pragmatic relationships with local politicians and government agencies to get the things they need in the settlement. This is how community organization begins, but it is almost never easy.

Many of the CBOs in African cities have emerged because of the state’s inability to provide adequate infrastructure and services to all its citizens – a result, in part, of the form that urbanization has taken in Africa. This form is closely tied to the history of
the continent, in which government structures and resources were concentrated in the capital cities, with local authorities in smaller towns having limited power and revenue sources to allow them to serve the needs of urban residents. In recent decades, global economic forces and processes such as structural adjustment programmes have also weakened the state’s capacity to provide for the urban population.

Many of the community organizations that emerged in this period were formed without any intervention or support from local authorities or government agencies. On the contrary, most local authorities were reluctant to negotiate with these organizations, or offer assistance to poor communities wanting to initiate their own development strategies, since any official collaboration with informal occupants of land might be seen as legitimizing these settlements.

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

CBOs, and the non-profit organizations that support them, together form civil society. There has been much debate about the nature of civil society in Africa. While some researchers have defined civil society in narrow terms and found it largely absent in much of Africa, other researchers have defined African civil society more broadly, for example, as the “public sphere of formal or informal collective activity autonomous from the state and family”. This broader definition would include organizations such as ethnic organizations, patronage networks (e.g. the Sufi communities of Senegal) and even some traditional authorities. Some CBOs are based on forms which existed during pre-colonial times but have now adapted to a new and changing context; some are
rooted in the rural context. Some are based on ethnic, religious or other affiliations, while others are formed specifically to fulfil a particular need (such as improving housing conditions).

Typical kinds of CBO found in Africa include: community development associations, which are primarily concerned with negotiating access to urban services; hometown associations, which can include those who provide support to new urban migrants originating from the same rural area, and also those that seek to maintain linkages with their place of origin by actively participating in its development; religious associations; and women’s groups which respond to the specific challenges that African women face, for example economic disempowerment and traditional and religious barriers to accessing land and housing. There are also a number of national federations of the urban poor linked to Shack/Slum Dwellers’ International (SDI).

In addition to playing an important role in development, many CBOs play an important role in pro-poor advocacy and in protecting rights. It should be noted that class, ethnicity and gender are important factors influencing the form and function of associations in Africa and have a significant impact on the ability of CBOs to access economic resources and political power.

### TABLE 1: IBRAHIM INDEX FOR PARTICIPATION AND HUMAN RIGHTS 2009

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>COUNTRIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>High (&gt;70)</td>
<td>Botswana, Cape Verde, Ghana, Lesotho, Mauritius, Namibia, Seychelles, South Africa</td>
</tr>
<tr>
<td>Medium high (50–70)</td>
<td>Benin, Burkina Faso, Burundi, Gabon, Kenya, Liberia, Madagascar, Malawi, Mali, Mauritania, Mozambique, Niger, Sao Tomé &amp; Príncipe, Senegal, Sierra Leone, Tanzania, Uganda, Zambia</td>
</tr>
<tr>
<td>Medium low (30–50)</td>
<td>Algeria, Angola, Cameroon, Central African Republic, Chad, Comores, Congo, Democratic Republic of Congo, Djibouti, Egypt, Gambia, Guinea, Guinea-Bissau, Morocco, Nigeria, Rwanda, Swaziland, Togo, Tunisia, Zimbabwe</td>
</tr>
<tr>
<td>Low (&lt;30)</td>
<td>Chad, Côte d’Ivoire, Equatorial Guinea, Eritrea, Libya, Somalia, Sudan</td>
</tr>
</tbody>
</table>
The strength of civil society varies considerably from country to country. South Africa, for example, has a relatively flourishing civil society, whereas, until recently, civil society organizations in neighbouring Zimbabwe faced severe constraints regarding their autonomy and space for action.

The most prominent civil society organizations concerned with urban development issues are probably the community federations affiliated to Shack/Slum Dwellers International (SDI). The SDI affiliates in Africa include:

- Kenya: Muungano wa Wanavijiji
- Ghana: Ghana Federation of the Urban Poor (GHAFAP)
- Tanzania: Tanzania Federation of the Urban Poor (TFUP)
- Malawi: Malawi Homeless People’s Federation (MHPF)
- Zambia: Zambia Homeless and Poor People’s Federation (ZHPPF)
- Zimbabwe: Zimbabwe Homeless People’s Federation (ZIHOPPE)
- Namibia: Shack Dwellers Federation of Namibia (SDFN)
- South Africa: Federation of the Urban Poor (FEDUP)

Civil society can only flourish where governments respect human rights and allow freedom of expression and the right to promote opposing ideas. The Ibrahim Index shown in Table 1 measures various aspects of governance, including participation and human rights, and gives a good sense of the space available for civil society in various countries. The table divides countries into four categories (listed in alphabetical order in each group) based on their 2009 Ibrahim Index scores for participation and human rights. The Ibrahim Index scores for participation and human rights are based on the following 18 composite indicators: political participation; strength of democracy; free and fair elections; electoral self-determination; free and fair executive elections; human rights; political rights; collective rights; freedom of expression; freedom of association; press freedom; civil liberties; ratification and initial reporting of core human rights conventions; gender equality; primary school completion rate, female; ratio of girls to boys in primary and secondary education; women’s participation in the labour force; women in parliament. 100 represents the highest score possible and 0 represents the lowest score possible.
“STIRRING MANY POTS”

While some CBOs are focused on only one issue, such as access to land, many of them are increasingly involved in a wide range of activities. These community organizations are learning that the secret of keeping their movements alive is working on many fronts and initiating many activities at the same time.

This is based on the recognition that real change doesn’t happen overnight – it can take a very long time. Finding lasting solutions to urban poverty and housing takes patience and requires staying power in organizations started and run by communities. Many people in poor communities have to want to change the situation, and that scale of common wanting cannot be achieved until they have tangible evidence that change is possible.

Many CBOs form and grow strong in their united response to a single, critical problem (like eviction), but then weaken once that problem is resolved. If a community organization depends on a single issue, one crisis, or one pilot project to sustain its mobilization process, that puts too much pressure on that issue to be resolved or that pilot to be successful – if this does not happen, people will lose heart and the organization will collapse. A healthy, strong community organization needs time to develop, and develops best when it keeps busy addressing many different needs on many different fronts, and in several ways – at the same time.

Shack/Slum Dwellers International (SDI) describe this necessity for activities on many fronts as “stirring many pots”, as the strategy is similar to simultaneously cooking a number of different-size pots with different types of food on a cooking fire. While you wait for some of the pots to start cooking, other pots might be ready to be taken off the fire. There is always something ready to keep the excitement and enthusiasm going, even while other pots may still be cold. This is very different from doing one thing carefully until it’s perfect, and then replicating it.

The strategy of “stirring many pots” is also a means for accommodating the widely varied needs that exist within any poor community, where men, women, children, youth and elderly people may, for example, have different needs and levels of poverty. The more activities there are, the more room they create for new leaders to emerge, for new people to get involved in things they’re passionate about, and for power within the community to be spread out among lots of people, through active involvement. When they create opportunities for people to get involved, these different activities also provide an opportunity to release tensions and frustrations which always exist in situations of poverty. Working towards different goals at the same time is a way to keep community members inspired and energised to achieve these goals, even if some of them seem far away, and to increase the growth of leadership and organizational skills in the community.

Many community organizations, such as those affiliated to SDI, have seen mobilizing savings and credit as one of the key building blocks in a strategy of stirring many pots (see Quick Guide 5 on Housing Finance for more information on this).

It is important for government officials and policy makers to understand why CBOs are involved in many different activities at the same time, and to recognize that it is therefore necessary for engagement between government and community organizations to cut across different sectors and departments.
FROM CONFRONTATION TO NEGOTIATION, AND FROM RESISTANCE TO COLLABORATION

The nature of engagement between CBOs and the state can vary from resistance/contestation to collaboration/partnership, depending on the prevailing conditions. In many instances these relationships evolve from initial conflict, as CBOs struggle to draw the attention of the local state to their plight, to eventual collaboration, partnership and, in some cases, complete co-option. CBOs, in their quest to mobilize resources, also engage with non-governmental organizations (NGOs) as well as international agencies. This inevitably impacts on the form of organization, the interaction between the leadership of the organization and the broader community, and can have a negative effect on the long-term sustainability of the organization.

It should be noted, however, that collaboration and contestation are not mutually exclusive. Development processes can simultaneously involve collaboration and contestation between a CBO and the state, as development processes inevitably create conflict. While legislation and policies may shift the balance of power in theory, it is at the implementation stage that conflict usually erupts. For example, incremental slum upgrading will often provoke reaction and result in contestation between different interest groups in the community and in the wider urban context. It is therefore important that conflict resolution mechanisms are established and used.

Community movements that were born in struggles against eviction have transformed themselves into proactive leaders in a process of finding solutions to housing problems in their cities.
"NOT ABOUT US WITHOUT US"

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

Non-profit organizations/ NGOs can be vital allies of community organizations by providing them with backup support in different ways. NGOs can also be a valuable link between the formal systems and the realities, common sense and confusion that constitute poor people’s lives. But the word from strong community organizations to their NGO partners is that communities can speak for themselves, and that communities need to engage with government organizations directly and not through NGOs. In the words of a UN-HABITAT publication on the involvement of local community groups in land-related processes: “Not about us without us”.7

NGOs have played a big role in helping poor communities in many African countries to organize themselves into self-managed organizations with enough capacity and scale to address all kinds of problems that they face, from land and housing, to access to basic services, to issues of health and welfare and better employment opportunities. There are still some countries where autonomous community organizations (and their NGO supporters) are perceived as a threat to national stability and kept under tight control. But in many countries NGOs have had the freedom to ally themselves with CBOs, and these NGO–community alliances have led to some exciting and groundbreaking solutions to the problems of urban housing and poverty.

In recent decades NGOs have been increasingly accepted as key actors in the new partnerships that have allowed central and local governments to enter into dialogue and joint ventures with community organizations on issues of poverty alleviation, housing and basic services. But even so, it is important for NGOs to resist the habit of dominating or speaking on behalf of their community partners – and this is not always an easy thing to do. It involves ensuring that community organizations have access to all the information available to the NGOs, and that priorities and strategies for action are driven by what the community decides, not by what the NGOs think should happen.
NGOs can play a crucial role in supporting CBOs and pioneering innovative approaches to development. In addition, they often play an important service delivery role – for example, in 2003, NGOs ran 50% of Kenya’s hospitals and 87% of Kenya’s clinics and medical centres.8

As with CBOs, Africa’s NGOs mirror the wide variations in governance found on the continent. Throughout much of Africa, strong NGOs have been on the frontline of the struggle for development and democracy, while in other parts of Africa they are weak, insecure and vulnerable to repression. Ghana, Kenya, Senegal, South Africa and Zimbabwe are home to large numbers of NGOs, and many have played a critical role in advancing policy reform at the national level. Important NGOs that have been at the forefront of community development work in Africa include Development Works (Angola), Environnement et Développement du Tiers Monde (ENDA) (Senegal), the Mazingira Institute (Kenya), Shelter Forum (Kenya) and the Community Organization Resource Centre (CORC) (South Africa). CORC is the NGO support arm of the SDI affiliate in South Africa; similar SDI support NGOs elsewhere in Africa include the Pamoja Trust in Kenya, People’s Dialogue Ghana (PDG) in Ghana, the Centre for Community Initiatives (CCI) in Tanzania, the Centre for Community Organization and Development (CCODE) in Malawi, People’s Process on Housing and Poverty in Zambia (PPHPZ) in Zambia, Dialogue on Shelter in Zimbabwe, and the Namibia Housing Action Group (NHAG) in Namibia.

South Africa has a particularly strong NGO sector – urban development NGOs in South Africa include Afesis-Corplan in East London, the Built Environment Support Group (BESG) in Pietermaritzburg, the Development Action Group (DAG) in Cape Town and Planact in Johannesburg.
COMMUNITY PARTICIPATION: FROM FULL OWNERSHIP TO MANIPULATION

There are all kinds of ways in which communities can participate in the process of resolving problems of land, housing, livelihoods and access to basic services. As the ones who face such problems directly, they usually have the greatest understanding of these problems and the most powerful motivation to solve them. Despite this, a lot of government bodies and development agencies do not fully consult them and seek to impose their own ideas through projects and programmes, with communities being allowed to participate only in fairly insignificant ways. Similarly, representative democracy is not always fully participatory, with enough room for consultation with communities by locally elected leaders. Community participation can occur in one or all of the ways listed below. The best form of participation in different situations may vary, depending on community capacity and the nature of the project. Participation through being given information, or through manipulation by other interest groups, is not a real form of participation, however, and must be avoided.

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

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

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

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

5. Participation through manipulation: In this form of “participation”, communities are only included for exploitative reasons. There is no participatory decision-making, and communities are used mainly for political gains, free labour, cost recovery or to meet donor conditions.
PARTNERSHIPS: 4 WAYS POOR COMMUNITY ORGANIZATIONS ARE HELPING THEIR GOVERNMENTS SOLVE PROBLEMS OF LAND, HOUSING, BASIC SERVICES AND POVERTY IN AFRICAN CITIES

Partnerships between local government and other stakeholders are important because the problems of land, housing and services in African cities are too big and too complex for either local governments, central governments, communities or development agencies to solve alone. Good solutions to these problems that reach the scale of need in the city require partnership, but partnership isn’t easy – especially between the poor and the state, who have a long history of mutual distrust to get over. Internal conflicts within partner organizations can make partnerships even more difficult.

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

There are many things which poor people can do better and more efficiently than the state. Informal communities already contain all the expertise that goes into building cities: bricklayers, carpenters, plumbers, electricians, labourers. When you add the confidence, skills, scale, innovation and organizational capacities that Africa’s community organizations have built, refined and scaled up over decades, you potentially have a large problem-solving resource at your disposal. If the skills housed in these community organizations can build cities, they can also be channelled to improve the lives of those large populations in Africa’s cities which have been left out of the development process.

Partnership between governments and poor communities is relatively new. For government bodies to enter into partnership with communities requires adjustments in attitudes and mindsets on both sides. But this kind of partnership, and the devolution of control that it involves, represents a strategy for governments to achieve genuine decentralization and the full participation of poor people in the programmes which affect their lives.

There are a number of examples of successful partnerships between local govern-
Due to the unaffordability of land and housing for poor households, about half of the population of the town of Gobabis in Namibia lived in informal shelters. Most of these households lacked access to toilets. In response to poor housing conditions, residents established the Hatago Saving Group in 1998. By collecting small regular daily savings over time the community was able to accumulate funds and to start negotiations in 1999 about accessing land. In January 2002, the savings group bought a block of serviced land for 50 members. The municipality sold the land to the savings group at a greatly subsidized price (less than one-seventh of the normal cost of individual plots in the town). Development then commenced immediately.

The capacity of the Hatago Savings Group to implement the project was built by the Namibian Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN). NHAG facilitated technical training in recordkeeping of building materials, producing building blocks and house construction. The community made a significant human contribution, resulting in a 25% lowering of the construction costs, by making their own building blocks and doing their own excavations. The members managed their project, did bookkeeping, trained other groups and kept records of building materials.

The municipality donated funds for a Community Centre, and housing loans were obtained as part of the national government’s Build Together programme. Additional loan finance for the project was obtained from the SDFN’s Twahangana Fund. On 29 March 2003, the first house was handed over and the Community Centre was officially opened. In 2004, the community and municipality formed a land team who met regularly and thereby developed further strategies for accessing land; land for a further 70 houses was subsequently obtained. Gobabis Municipality initiated various projects to improve access to toilets and water for the community.

The Hatago Community demonstrated that a community-driven process can result in affordable land and shelter. Local authority recognition and financial support from the national government (in the form of soft housing loans) enabled the project to address the housing needs of poor households. In addition, the emerging partnership between the local stakeholders led to other development initiatives in the town.10

1. Partnership with community organizations in housing

PARTNERSHIP IN ACTION FOR A COMMUNITY-DRIVEN LAND AND SHELTER PROCESS IN GOBABIS, NAMIBIA

Due to the unaffordability of land and housing for poor households, about half of the population of the town of Gobabis in Namibia lived in informal shelters. Most of these households lacked access to toilets. In response to poor housing conditions, residents established the Hatago Saving Group in 1998. By collecting small regular daily savings over time the community was able to accumulate funds and to start negotiations in 1999 about accessing land. In January 2002, the savings group bought a block of serviced land for 50 members. The municipality sold the land to the savings group at a greatly subsidized price (less than one-seventh of the normal cost of individual plots in the town). Development then commenced immediately.

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For more discussion on how local governments and CBOs can work together, see Quick Guide 8 on Local Government.
Rajaa is a neighbourhood in the Riadh prefecture of the city of Nouakchott in Mauretania. In 1999 the government had laid out 422 plots in Rajaa, which is on a landfill site on the periphery of the city. By 2002, only about 100 households were living in Rajaa, mainly women-headed households from nomadic areas who had moved to Nouakchott to look for jobs. These households lived in shacks. The community was organized into twizas, which are small community self-help and savings groups of between 5 and 10 members each. With the support of the CEAR Foundation, the Spanish Agency for International Cooperation (AECI), the Madrid Polytechnical University, the Mauretanian central government and the municipality (the Communauté Urbaine de Nouakchott), a housing project was initiated in 2002.

Members of the community were trained in the manufacturing of building materials and construction of houses. Community-based cooperatives were formed to manufacture building materials (for example, cement blocks), to construct the houses and to manage the supply of water to the community.

In all, 123 houses were built in the project. The houses were based on a traditional model of rooms around a courtyard. The first house was completed in July 2003 and the last house was completed in August 2005.

The houses were funded partially by grants from AECI and partially by loans to community members. The twizas were involved in the management of the loan scheme and in the ongoing maintenance of the area and the supply of water.11
Nakuru is a city in Kenya with a population of more than 400,000. It has been experiencing rapid growth. Access to water became a serious problem, resulting in a severe cholera outbreak in 2000. Community representatives subsequently advocated for water kiosks in areas within a short walking distance that would be accessible to low-income residents. This would provide a reliable source of clean water to those individuals who previously were forced to use unknown (and unmonitored) water sources.

The municipal council then approached the international community with a proposal to fund the implementation and construction of five water kiosks in low-income areas. Components of the project included training and awareness-raising, the construction of water kiosks, pipe connection to the kiosks, operation and maintenance, and documentation of the activity. The Nakuru Municipal Council worked closely with a CBO, the Naroka Greeners Self Help Group. This group identified the community needs, and worked to sensitize its members on environmental issues such as safe liquid waste disposal, safe water use and proper water management. The group also provided labour to dig trenches where the water pumping network would be laid, and was in charge of managing the water kiosks. The Nakuru Municipal Council provided technical expertise, and sold water in bulk to the Naroka Greeners who in turn would sell the water at a retail price. During 2005, the group averaged 9–10 employees and the annual turnover was about US$17,000, with a surplus of about US$6,000.

Key elements of the process included:
- participatory community planning;
- capacity building of the CBO to ensure proper management of the water kiosks;
- inclusive governance to ensure that the management of the initiative is more diversified and sustainable;
- internal and external resources were linked and leveraged.

The project benefited the community in many ways. Firstly, it provided access to clean water and thus reduced the risk of diseases associated with poor sanitation. Secondly, the time spent by women walking in search of water was significantly reduced, freeing up time for other productive activities. Thirdly, the water kiosks created employment opportunities for a variety of community members. Lastly, the water kiosks generate revenue for the city council through the sale of safe and reliable drinking water to industries.

Nakuru’s experience shows the importance of a strongly integrated approach and the use of stakeholder consultations in decision-making.\textsuperscript{12}
Angola’s last four decades of near-continuous conflict have resulted in the displacement of over one-third of the population and massive damage to property and infrastructure. This conflict has urbanized Angola, with an estimated 60% of the population now living in cities, three-quarters of them in informal peri-urban musseque settlements, with no access to piped water or basic sanitation. Residents of the musseques have to buy water, at a very high price, from informal water suppliers, who in turn buy their water from private water tankers that truck the water from the River Bengo. Water is very expensive: informal settlement dwellers pay $16.90/m³, about 800 times the official price paid for piped water by those in the formal area of the city. The mixed stormwater/sewage system only serves 10% of the population, and solid waste collection is only carried out in formal areas.

In response to these conditions, the provision of urban services like water, basic sanitation and solid waste collection has been done through a project called the Sustainable Community Services Project (SCSP) which is a partnership between local resident committees, the NGO Development Workshop, local government and service providers. Although local resident committees are assuming much of the responsibility for the provision of urban services, the community does seek to involve the local state and encourage it to play a greater role in development projects.

Water committees have been formed in many musseques and are responsible for maintaining water points, and for collecting money from users for the upkeep and maintenance of the water points. Women play an active role in the organization of the water committees, occupying 64% of positions on the standpost committees and making up 60% of community mobilizers responsible for promoting the projects in new communities. Similarly, resident committees are also taking responsibility for the coordination of basic sanitation and solid waste collection activities. With the support of Development Workshop and other donors, local residents have constructed almost 10 000 local household and school latrines.13
3. Partnership with community organizations for urban regeneration

UPGRADING PARTNERSHIP IN MANENBERG, SOUTH AFRICA

Manenberg is a township area in Cape Town, South Africa, established by the former apartheid government for “coloured” people relocated from their long established inner-city suburbs to the desolate Cape Flats on the periphery of the city. The resettlement area, like many others on the Cape Flats, rapidly became a breeding ground for a violent culture of gangs and drug traders, with alcoholism and extreme poverty affecting many households.

Despite the democratization of South Africa and the removal of racially based restrictions on where people may live, the community of Manenberg continues to face a number of social and economic challenges, including high levels of unemployment, overcrowding, drug abuse and other extensive gang-related activities. Gunfire in the streets is a frequent occurrence, with many residents, including children, becoming victims of the crossfire between gang members.

The Manenberg Education Development Trust (MEDT) initiative was established by a group of former anti-apartheid activists who were born and grew up in Manenberg, to provide bursaries to gifted students from the area to further their education.

After the violent death of a student from Manenberg High School in 2005, the group realized that providing student bursaries was not enough to address deeply rooted socio-economic challenges in the community, and that there was a need to expand the programme. This gave birth to the Proudly Manenberg Initiative, led by community members, which aims to build a “vibrant and dignified Manenberg”.

Proudly Manenberg has a number of social development programmes and has formed strategic partnerships aimed at eradicating the problems which the community is facing. The Clean and Green Project, for example, aims to clean and beautify the neighbourhood while at the same time providing employment opportunities to local residents. The project employs 110 people from within the community to maintain and clean the streets of Manenberg. The initiative also involves members of the community in addressing issues of crime and gangsterism, by organizing street committees and neighbourhood watches. On an annual basis they also organize the Manenberg Street Festival, a 3-day event, which provide an opportunity to artists and entrepreneurs in the area to exhibit their talents and sell their goods and services. The initiative has enjoyed much success and has managed to turn the image of Manenberg from that of a crime-ridden, gang-infested area into one of a vibrant and positive neighbourhood.

In 2007 the efforts of the Manenberg community were formally recognized by the provincial government when the premier of the Western Cape Province signed a memorandum of understanding with Proudly Manenberg, and committed an amount of about US$85 000 over a 3-year period to the organization to fund operational expenditure and costs relating to the implementation of a number of social upliftment programmes in the area.

More recently, Proudly Manenberg has set up an investment company, De Laan Investments, to ensure independence, sustainability and economic development. De Laan manages and has oversight of a number of economic development projects. These include a security cooperative that employs 10 residents and assists in providing security to the industrial area, Waterfront Industrial Park; caterers who come together and share equipment and skills to enable them to tender for big events and projects; and a clothing cooperative employing 11 women, which supplies affordable clothing to schools and clubs in the community.
Community development associations are playing a crucial role in the management and rejuvenation of Lagos. Metropolitan Lagos encompasses less than 2.5% of Nigeria’s land area, yet is home to at least 8% of its total population, with in-migration accounting for 65% of the population growth in Lagos. This rapid urbanization has been accompanied by spatial challenges in the form of urban sprawl and other socio-economic challenges. Some of these challenges include a housing shortage which has intensified almost tenfold since the 1960s, high unemployment, inadequate and severely deteriorating transport and other infrastructure, and a serious solid waste problem. These challenges can be attributed mainly to rapid urbanization in the absence of real economic growth, as well as weak and inappropriate state responses to these urban challenges.

It is argued that poor urban residents and their associations have played an important role in preventing the city of Lagos from imploding and descending into chaos, as was predicted. Urban poor residents and community development associations have been instrumental in transforming the city by taking responsibility for land and housing development, turning previously blighted areas in the city into vibrant neighbourhoods, and managing solid waste collection. So for example, one-fifth of 42 settlements which were considered “blighted” areas in the 1980s based on a number of criteria, could no longer be described as such by the year 2000. The residents and their organizations have also been active in creating informal micro-enterprises like printing, waste recycling, transportation, security service provision, and so on. The informal economy in Lagos grew from 20% to about 70% of the workforce between 1980 and the late 1990s.

Other community development associations in Lagos have taken an active role in infrastructure development and provision of services by paving streets, constructing security gates, maintaining public water pipes and taps, taking over mop-up operations after heavy flooding, and even establishing security operations to deal with problems of crime. Community development associations have also devised innovative ways to deal with challenges such as eviction and market displacement, and in the process lobbied the state to provide a much needed service. For example, when powerful commercial interest groups set their sights on a well located and therefore highly valued parcel of land in the community of Wasimi, the local community, led by the local community development association, initiated a primary and secondary school development project on the land and brought in the media to generate publicity and interest around the case as a way of securing the piece of land. The state government, forced by mounting pressure from other voluntary associations that also added their voices, responded by completing the building of the school and also equipped and staffed it. In the community of Oluwa, where crime was a huge problem, the community development association also used innovative means to combat the crime problem, by recruiting and training unemployed youth as paid security guards, rather than using conventional security arrangements. This significantly improved security in this community and led to closer collaboration between the youth security guards and the local police, with the police relying on intelligence provided by the security guards to arrest and prosecute criminals.15
The Zabaleen – a largely Coptic Christian community – were initially landless farm workers from the rural district of El Badary in Assiut who came to Cairo in search of work in the 1930s and 1940s. They collaborated with another group of migrants, the Wahiya, who had taken responsibility for the collection and disposal of household waste in Cairo. The Zabaleen garbage collectors have organized themselves into an association called the Gammiya Garbage Collectors Association.

The collaboration between the Wahiya and the Zabaleen involves a partnership in which the Wahiya have control over the waste and collection rights while the Zabaleen have responsibility for the collection and disposal of household waste. The Zabaleen inhabit seven garbage collector settlements in the Greater Cairo region, the largest of which is the Muqattam settlement. These settlements are all well located, as they are close to the city centre and have good road accessibility. The Muqattam settlement is home to about 20 000 people, all of whom make a living from garbage-related activities.

In 1981, the World Bank funded an upgrading programme of the Muqattam settlement, called the Zabaleen Environmental Development Programme (ZEDP), which attracted substantial financial resources from international donors like the Ford Foundation and Oxfam. The ZEDP was coordinated by a local NGO, Environmental Quality International (EQI).

An important component of the ZEDP was a credit programme, initiated by the Gammiya community development association, that allowed the Zabaleen to establish community-based recycling enterprises. With loans provided by the credit programme, the Zabaleen were able to buy plastic-granulating and rug-pulling machines for rug-weaving, which allowed them to generate further income from their recycling activities. A composting plant that transformed solid waste into fertilizer for sale was also developed.

In 1989 the Zabaleen and Wahiya established a new mechanized waste collection company, the Environmental Protection Company (EPC). Under this new arrangement, the Zabaleen are contracted by the Wahiya to collect and dispose of Cairo’s household waste. The Zabaleen and the local government have shared responsibility for solid waste management, but with the establishment of the EPC the Wahiya and the Zabaleen have become key role-players in the collection and disposal of solid waste in Cairo. Another important role-player is the NGO, EQI.

This is an example of how a community development association can take over the role of the local government. In this case the Zabaleen association assumes almost total responsibility for solid waste management in Cairo at very little cost to the local government. The Zabaleen informally handle one-third of Cairo’s waste; 3 000 tonnes of rubbish are collected every day and about 85% of this rubbish is recycled through community-based micro-enterprises which generate incomes and employment for about 40 000 people in the community. In the mid-1990s there were 700 families who owned collection enterprises; 200 families owned and operated small and medium-sized recycling enterprises; and 120 families owned trading enterprises.

The Zabaleen association demonstrates how, through mobilization and organization, a community can bring about a significant improvement in their living conditions. Income generated through their recycling activities was invested in the upgrading of their dwellings. Since 1981, the Zabaleen have invested US$5.1 million in the construction of new housing units. This gener-
The Gammiya-initiated credit programme developed into a savings scheme for micro-enterprises, housing improvements and building, installation of infrastructure and the establishment and management of basic services like electricity. The Zabaleen were also able to introduce health care programmes which significantly reduced infant and child mortality, and they also invested in the education of their children, with more children, particularly girls, being enrolled in school. One notable outcome was that infant and child mortality in the community decreased from 240 per 1,000 in 1979 to 117 per 1,000 in 1991.16
There are a number of ways in which local governments can support CBOs. In some cases the support merely involves creating the space for CBOs to act, while in other cases it may require working together actively with CBOs.

The six suggestions below are key steps that local governments can take. It is important, however, to remember that the urban poor are not all the same. Urban poverty affects men, women, children, youth, the elderly and other vulnerable groups differently. Communities in different areas, and people within communities, may have different needs, problems and priorities and live in different degrees of poverty.

1. Recognize and work with CBOs

It is essential that local governments recognize poor people’s community organizations as legitimate and valuable partners in developing lasting solutions to problems of land, housing, infrastructure and poverty. Local governments should always seek the active, central involvement of the poor and their organizations in the formulation of any policies, plans, programmes or projects that affect them. It is particularly important to involve community organizations as key actors in all social or development programmes concerned with housing, land, tenure, health, welfare and education.

2. Support community mapping and enumeration initiatives

Supporting community mapping and community enumeration exercises is a way for local governments to help build the capacity of community organizations while simultaneously gaining valuable information that is essential for urban planning and urban management purposes.

For community organizations across Africa, an important part of their data-gathering process is making settlement maps, which include houses, shops, workshops, pathways, water points, electric poles and problem spots, so people can get a visual idea of their physical situation. Mapping is a vital skill-builder when the time comes to plan settlement improvements and to assess development interventions. These maps also make it possible for communities to show where the problems come from that governments may blame them for creating – for example, showing that pollution in the streams or canals around the settlement comes from
WHY ARE COLLECTIVE SAVINGS SO IMPORTANT FOR THE POOR?

1. It is a simple and direct way for poor people to take care of their immediate needs. Community-managed savings and credit require people in a community to work together on a regular basis, and to make joint decisions about activities which affect their lives, through a mechanism that is grounded, simple, and involves regular rituals which relate directly to their day-to-day needs. Collective saving provides the poor with a resource base which they control, and also creates an ongoing process of learning about each other’s lives, about managing situations together and about relating to outside systems with greater financial strength. The practice of saving daily was pioneered in poor communities in South Africa and India, but the idea has since spread all over Africa and Asia. Daily saving allows a savings group to sink new roots into a community – roots that bring people together on a daily basis and go much deeper than monthly saving. Daily saving also attracts a community’s poorest members, who earn their living on a daily basis, and who have a hard time being part of a monthly saving process. And, when people save and repay their loans daily, it means payments are smaller, more regular and less intimidating than a big monthly payment, so it helps make loan repayments more manageable and can help resolve repayment problems.

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

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

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

5. It builds people's skills to take on larger development projects. Savings build the kind of collective managerial capacities communities need to enter into joint ventures with their municipal governments. The collective asset which savings represents can be a powerful bargaining chip when communities go negotiating for external resources for housing and development projects, and when linking with the formal system.18
factories, sewers or other sources in other parts of the city. Mapping also allows the community members to see how their settlement is (or is not) connected to flows of electricity, water and waste disposal elsewhere in the city, and to compare how well served they are by hospitals, schools, police stations and other facilities, compared to the more affluent suburbs.

Settlement enumerations and household surveys undertaken by the settlement residents themselves can be powerful tools for initiating development. When poor people do the interviews and the analysis of the data themselves, it can also be a great community mobilizer. When communities and their networks survey all the poor and informal settlements in a city, they are often gathering data that have never been gathered before on numbers, livelihoods, problems and living conditions of large segments of the urban population.

As the information people gather is often more accurate and comprehensive than anything the authorities possess, it leads to better, more appropriate local planning and can be a powerful tool for the poor when it comes to negotiating for land and access to entitlements. Good survey information puts communities in a more proactive and less defensive position when they go into these negotiations. With detailed data, it also becomes easier for local governments to justify intervention, and know where to intervene. Surveys also give each person in an informal settlement an official identity, often for the first time.

3. Support community-based savings and credit initiatives

For community networks, federations and organizations around Africa, community savings has become one of the most fundamental elements in their growth and success in bringing about change in poor people’s lives. Through supporting community savings and credit initiatives, local governments are able to assist residents to access more finance from other sources to improve their living conditions. Quick Guide 5 on Housing Finance has more details on community savings and credit, and how local governments can support this.

4. Facilitate local development partnerships with CBOs

The section of this Quick Guide on Partnerships has case studies which show how local governments and CBOs in Africa have been able to form successful partnerships for the provision of housing and infrastructure, and for urban regeneration and waste management projects. There are also many possibilities for successful partnerships to address a range of other urban development issues (see Quick Guide 8 on Local Government for more ideas). It is important that elected representatives and senior officials have direct contact with CBOs that have undertaken successful initiatives to improve the living conditions of the poor, so that they can build on these examples of partnerships that have worked.

In addition to partnerships between local governments and CBOs, local governments can also facilitate collaborative initiatives between community organizations and other key urban actors like NGOs, universities, technical institutions, architects, civil society groups and private sector operators which respond to the needs of poor communities.
5. **Participate in the establishment of Community Development Funds**

“Community Development Fund” (CDF) is a term for a diverse array of institutions that have been set up in many countries in recent years to deliver loans and grants to poor communities. These funds are all different, set up to respond to very different local needs, capacities and political contexts. Some have been initiated by the governments, others by NGOs or community federations, with local governments as partners. Their lending capital comes from donors, governments, community savings and finance institutions. What they have in common is that they are light, flexible and jointly managed by communities, local governments and other stakeholders, and provide much needed loans for housing, infrastructure and income generation to community organizations. Through facilitating access to finance, community development initiatives can be facilitated, grown and replicated.
6. Support the creation and participation of CBO networks at higher levels

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

This networking makes it easier for governments to engage with community organizations, as they are potentially able to deal with a few organizations (or sometimes even one organization) rather than an array of fragmented groups. Local governments therefore need to do the following:

- Support the creation of local, regional and national forums and bridging institutions which promote the involvement of community organizations with other stakeholders in poverty and housing-related social and economic development.
- Include community organizations and their federations and networks in the development and implementation of policies and programmes, as a means of enabling governments to better understand and better serve the needs of the poor.

Support and participate in exposure visits and exchange programmes between community organizations and community-driven shelter initiatives in different places. Joint exposure visits which allow community and government leaders to see and learn together can be a powerful partnership-builder and expand common visions.
In the last twenty years, community networks and federations have become vital development mechanisms which belong to the poor and which can develop solutions to problems they face. Networks have collaborated with local governments to initiate city-wide development projects and joined forces with other civil society groups to influence broader city development policies. Community networks have come a long way towards bridging the gap of understanding between the urban poor and the formal system, and in balancing this crucial political relationship in several ways:

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

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

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

4. Development of internal balancing mechanisms within communities: Networks provide communities with many tools to resolve internal problems and with checks and balances to sustain a balanced, equitable community-driven development process. In the past, when communities had problems, they often got stuck at that level. But networks provide a larger platform for all kinds of problems to be looked at openly. This opening up can be a vital control mechanism, a way of balancing things, diffusing tensions and resolving problem situations in delicate, face-saving ways.20

4 WAYS NETWORKS ARE CHANGING COMMUNITY MOVEMENTS
REFERENCES


17. www.homeless-international.org (accessed 30 July 2010)


SUGGESTED FURTHER READING


UN-HABITAT (2001) Building Bridges Between Citizens and Local Governments through Managing Conflict and Differences. Parts I and II. Nairobi: UN-HABITAT


WEBSITES

Asian Coalition for Housing Right), www.achr.net

Community Organization Resource Centre (CORC), www.corc.co.za

Development Workshop, www.dw.angonet.org

Environment and Urbanization, the Journal of the International Institute for Environment and Development (IIED), London, UK. All issues of this journal can be downloaded from the Sage Publications website, http://sagepub.com

Environnement et Développement du Tiers Monde/ Environmental Development Action in the Third World (ENDA), www.enda.sn

Habitat for Humanity, www.habitat.org/ame/

Homeless International, www.homeless-international.org

Mazingira Institute, www.mazinst.org

Shack/Slum-dwellers International (SDI), www.sdinet.org

Shelter Forum, www.shelterforum.or.ke


Upgrading Urban Communities (Cities Alliance), http://web.mit.edu/urbanupgrading

For an annotated list of websites that offer more information about the key issues discussed in this Quick Guides series, please visit the Housing the Urban Poor website www.housing-the-urban-poor.net and follow the links to ‘Organizations database’.
The pressures of rapid urbanization and economic growth in Africa have resulted in growing numbers of evictions of urban poor from their neighbourhoods. In most cases they are relocated to peripheral areas far from centres of employment and economic opportunities. At the same time over 500 million people now live in slums and squatter settlements in Africa and this figure is rising.

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

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

1. **Urban Africa**: Building with untapped potential
2. **Low-income housing**: Approaches to helping the urban poor find adequate housing in African cities
3. **Land**: A crucial element in housing the urban poor
4. **Eviction**: Alternatives to the destruction of urban poor communities
5. **Housing finance**: Ways to help the poor pay for housing
6. **Community-based organizations**: The poor as agents of development
7. **Rental housing**: A much neglected housing option for the poor
8. **Local government**: Addressing urban challenges in a participatory and integrated way.

Community organizations of the poor can be valuable and resourceful partners when it comes to finding viable housing solutions for the poor. Besides providing a means of idea-sharing, asset-pooling and mutual support, they create channels for poor people to talk to their local and national governments and to undertake collaborative development projects in housing, upgrading, land tenure, infrastructure and livelihood. It is therefore important for policy makers to understand how community-based organizations operate and how governments can best work with them to improve the living conditions of the poor.

This Quick Guide 6 considers how governments and policy makers can work together with community-based organizations to address the problems that poor people experience in urban settlements, and find viable long-term solutions to their housing needs.

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

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