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*Durban, South Africa - Xavier Crépin - D.R.*

## The Cities Alliance: Preparing for the next ten years

On the 21st January 2010, at the delayed 2009 Annual Meeting, members of the Cities Alliance Consultative Group celebrated the organisation's 10th Anniversary, remembering the launch in Berlin in 1999. Under the patronage of President Nelson Mandela, the Cities without Slums Action Plan had been instrumental in raising the international profile of slums, and of cities. The Anniversary also provided an opportunity for Cities Alliance members to reflect upon how the Cities Alliance should respond to changes to the environment within which the Cities Alliance operates.

Globally, there have been a number of significant changes within the urban sphere, the following being amongst the most significant:

- . The success of China in lifting unprecedented numbers of people out of poverty, largely driven by policies that sought to benefit from urbanisation, and the energy, dynamism and innovation of its cities, particularly those on the eastern seaboard;

- . The size of the investments made by national governments in Latin America, in responding to widespread and stubborn urban poverty, using massive public investments to upgrade slums, invest in connective infrastructure, and begin a process to overcome social exclusion;

- . The increasing amount of attention now being paid to urbanisation, urban issues and local government by all levels of Government in India, as well as the reforms and investments that are currently being lined up for the next decade(s);

- . The emergence of a unified voice to represent local government on the international

stage, as well as the leadership shown by City Governments (as in the USA) in responding to global challenges such as climate change;

- . A more nuanced understanding of the different dynamics between African countries, with important advances in democratisation, as well as more positive responses to urbanisation. In short, a better understanding that Africa is neither unique, nor is it homogeneous;

- . A clear consensus amongst the world's major development partners on the need for harmonised approaches to development assistance, as well as more emphasis on the importance of domestic sources of investment;

- . An ever-increasing use of participatory approaches to planning and politics, with a growing recognition of the importance of engaging the urban poor and putting them at the centre of development approaches;

- . An improved focus on issues of urban poverty, slums and local government, combined with the recognition that urban growth is essential for both urban and rural poverty reduction ; and

- . The emergence of new players responding to urban issues, including large private sector institutions (ARUP, Cisco, C40, IBM,) Foundations, Think Tanks, NGOs (Habitat for Humanity) as well as agencies such as UNICEF, UNHCR

While much work still remains to be done, and there are doubtless many examples of cities and countries that have slipped backwards, it is nonetheless the case that a great deal of progress has been made. In addition,

tion to worrying about those development agencies that have reduced their focus on urban development, more attention needs to be paid to those developing countries where urban issues are now being taken more seriously.

In Mumbai, Cities Alliance members recognised significant progress in a number of countries, and agreed to prioritise support to those countries and cities engaged in systemic change. This is where the Consultative Group believes that the Cities Alliance has an increasingly catalytic role to play. The Cities Alliance remains a unique mechanism (a) bringing together a large range of development partners concerned with urban development and local government and (b) providing a platform for joint efforts and complementarities.

Members also recognised that the time had come for the Cities Alliance to build upon the lessons it had learned in its first decade, particularly in middle in-

come countries. Most significantly, the members saw the need to move away from single, ad hoc projects, and provide consistent, long-term support to cities and countries which not only has the most beneficial developmental impact, but also provides role-models for other cities and countries.

Moving forward, the revised business model of the Cities Alliance will now comprise of three main areas for expenditure and allocation of Cities Alliance resources, including Secretariat time and effort:

- . The primary focus would be on comprehensive long-term programmes in a limited number of countries, with an increasing focus on low income countries;
- . The open-ended grant facility would remain, but be restricted to a limited percentage (or USD amount) of the overall budget of the Cities Alliance; and
- . A more focused approach to knowledge management, augmented by an advocacy programme.

After much deliberation, members believed that an in-country Programme would offer the following benefits:

- . A long-term partnership with national and city governments (and national associations of cities), allowing for the development of relationships based on shared experience and trust;
- . Improved coherence of effort amongst CA members, which can be achieved far more effectively at a programme level, than at a project level;
- . The maximum opportunity to align CA support with longer-term investments, whether provided by the Government, IFIs, the private sector, or combinations thereof;
- . The opportunity to develop a multi-faceted programme, at different tiers of government, with different partners;
- . The opportunity to utilise the full range of CA members tools and support, including CDS and slum upgrading activities, national policy frameworks, data

collection, advocacy, State of Cities Reports / urbanisation reviews, national and local fora, community mobilisation etc;

- . Improved opportunities for sharing of experiences with other CA activities, at city, community or national levels;
- . The opportunity for longitudinal data collection and analysis, improved monitoring and evaluation, and greater clarity about results; and
- . The more effective and efficient utilisation of the resources of the Cities Alliance in general, and that of the Secretariat in particular.

2010 will see a number of decisive steps being taken to implement this new business model, with progress being reviewed at the Annual Meeting scheduled to take place in Mexico City in November. ■

**William Cobbett**  
*Manager of Cities Alliance*

## The Johannesburg-Lilongwe Mentorship programme

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*January 2010 Mentorship programmes linking established, high-performing cities with cities that have less capacity and experience allows the latter to understand their growth paths and development priorities. Cities in developing countries are best placed to take on this challenge given that they often share similar challenges and environments. A city with a strategic plan will be in a better position to direct own and foreign funding into the right projects and will also enable political leaders to focus their efforts on developmental issues to the benefit of the population of the city.*

The Johannesburg/Lilongwe mentorship programme has been critical for the preparation of the Lilongwe City Development Strategy (CDS). The mentorship ensured that the programme remained on target and that critical stakeholders were involved in the process. This resulted in extensive capacity building and a solid relationship between the two cities.

The mentorship programme was the result of a request from the Lilongwe City Assembly to the City of Johannesburg (Johannesburg metropolitan municipality) for assistance in developing its own CDS. The request was widely supported by institutions such as United Cities and Local Governments of Africa (UCLGA), United Cities and Local Governments (UCLG) and the South

African Local Government Association (SALGA). But most importantly, the political commitment by the Malawian national government and the City of Johannesburg provided the necessary stimulus and weight to the programme.

Funding was procured from Cities Alliance and in November 2008, once the legal processes were finalised, the work commenced. Johannesburg funded its own expenses and no agreements were signed between Johannesburg and Lilongwe.

When the mentorship programme commenced, the Lilongwe City Assembly had no political leaders (local government elections will be taking place in May 2010) and most of the senior positions, including that of the Chief Executive, were filled by people in an acting capacity. Decision-making structures were in disarray and implementation took place in an ad hoc fashion. The Lilongwe Assembly was plagued by corruption and low staff morale. There was no strategic approach or programme to address the challenges facing the City. The process for developing a CDS was therefore divided into 3 phases. Phase 1, or the preparatory phase, focused on the understanding of the Lilongwe context and key challenges. Desktop research and interviews informed an audit and analysis of available information as well as an institutional, stakeholder and donor project analysis. CDS's can take on many forms with different elements, emphases and scales and so the preparatory phase shaped the conceptualisation of the Lilongwe CDS.

The development of the CDS, or Phase 2, proceeded without any external funding. In order to retain stakeholder interest and maintain



*Lilongwe Assembly Building, Malawi.*

momentum, it was decided not to wait for external funding. The Lilongwe CDS was organised around five key areas of concern, namely governance, shelter and land, infrastructure and environment, community development and economic development. Based on the key challenges and strategic directives, a 5-year or medium term programme of action/implementation plan was developed. This would enable strategy-aligned implementation and a proper foundation for future growth and development. It would further provide a mechanism to monitor performance and political oversight.

During Phase 2 serious institutional and governance problems transpired necessitating the development of a Stabilisation Plan to guide the management and resolution of critical issues. The plan focused on three main areas of intervention namely financial, human resources and tools of the trade (equipment and resources). This led to the appointment

of the current Chief Executive and the impact was immediately visible.

Phases 1 and 2 provided the basis for the Implementation Phase (Phase 3). This involved the establishment of a permanent CDS Unit in the Office of the Chief Executive to coordinate the preparation of 2010/11 business plans and budget estimates, the identification of funding sources and the preparation of departmental scorecards. This will enable the Assembly to immediately commence with implementation post the local government elections in May 2010 and ensures that the new political leadership can enter office with a strategic management plan in place.

The Lilongwe CDS process also ensured the participation of a range of external stakeholders. A total of seven stakeholder sessions were arranged at key stages of the process. Initially, junior representatives were involved, but once the importance of the CDS for

the development of Lilongwe was recognised, there was a shift to the participation of senior managers or organisation leaders. Mentoring required regular face-to-face interaction with targeted support and guidance. The City of Johannesburg had the necessary experience, capacity and expertise to fulfill this mentoring role. Through the sharing of experience, transferring of knowledge and an enabling environment, the responsibility and accountability was gradually handed over to the Lilongwe team. The result was a credible, rigorous and universally acceptable Lilongwe CDS that is owned by the people of Lilongwe. Those being mentored thus go on a journey of discovery and learning, as do the mentors. "In every art beginners must start with models of those who have practiced the same art before them... trying to discover the secret of its creation". (Ruth Whitman) ■

# India unveils new approaches to Slum Upgrading

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*India is currently undergoing an historic transition as it urbanises. From a very low base of 28% in 2001, the urban population is expected to reach 50% within the next three decades. Given the size of India's population, this amounts to a huge increase in absolute numbers, with the urban population jumping from 284 million to 473 million.*

At the same time, India's cities of all sizes remain in dire need of modernization. The Government has identified huge deficits not only in terms of infrastructure, but also in terms of policies, institutions and social attitudes. Over the past five years, the central Government has initiated a set of reforms, as a first phase in what will eventually become a complete overhaul of the way in which Indian cities – of all sizes – are governed. By and large, Indian local government is extremely weak, and is primarily seen as an administrative arm of higher tiers of government, providing little space for political representation, or local innovation.

In 2005, the Government of India launched its most ambitious programme of urban reform, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). As noted in the programme document, "cities and towns in India constitute the second largest urban system in the world, and contribute over 50% of the country's GDP<sup>1</sup>, they are central to economic growth. For the cities to realize their full potential and become effective engines of growth, it is necessary that focused attention be given to the improvement of infrastructure".

A bold programme of urban reforms was unveiled in India's 65 largest cities, to be managed through two sub-Missions: (i) Urban Infrastructure and Governance, managed by the Ministry of Urban Development and (ii) Basic Services for the Urban Poor, managed by the Ministry of Housing and Urban Poverty Alleviation<sup>2</sup>. JNNURM was envisaged as a seven year programme in its first phase, and is currently being reviewed by the Government of India.

In December 2008, the Government received the report of the High level Task Force on Affordable Housing for All, chaired by Deepak Parekh of the Housing Development Finance Corporation (HDFC). An extremely succinct and readable report, it highlighted the fact that some 43m people lived in India's urban slums, and estimated the total housing backlog at some 25m units. Warning that any delay in dealing with the challenges of urban slums could affect the country's economic growth and poverty reduction strategies, the Commission expressed its concern that "housing and urban development stands relegated to a peripheral place in the country's development profile".

The Task force paid particular attention to the state of urban land markets in India, which continue to be gov-

erned by a set of out-dated policies – for example, the current Urban Land Policy was approved in 1965, and has never been revised or updated. Urban land markets are notoriously slow and dysfunctional in India, with the result that 30% of the country's population are housed on 2,3% of the country's total geographical area. The Task Force also lamented outdated approaches to urban planning, and made a series of recommendations that included support for in-situ upgrading, security of tenure, rental housing and the need for subsidies.

In 2009, the Government of India announced a national upgrading strategy, Rajiv Awas Yojana (RAY), as a new component of JNNURM. Drawing on lessons from elsewhere in the world, including the City Statute in Brazil, the new strategy promises a wholly new approach to urban upgrading in Indian cities. In announcing the scheme to a Joint session of Parliament in June 2009, the President of India noted that the scheme would prioritise support to States willing to assign property rights to people living in slum areas. India's urban slums are amongst the largest and most deprived, with high levels of social exclusion. Most slum dwellers are forced to work, live and recreate through informal/illegal methods.

Many slum dwellers, such as Mumbai's pavement dwellers, have been living in such slums for decades, with children knowing no other life. These facts have been recognised in the design of RAY, which acknowledges that 'poverty and extra-legal vulnerability' were largely a result of policy failure.

For the first time, through RAY, the Government of India proposes to formalize the informal – such as land, services and citizenship – through a citywide approach, recognizing that India's slums are a manifestation of a much wider, systemic failure in Indian cities. The Government further believes that a citywide approach is essential to anticipate future urban growth, and prevent the growth of new slums.

Central to the success of RAY will be the new attention that the Government of India proposes to devote to reforms of the urban land market, which is universally recognized as seriously dysfunctional. In summary, RAY proposes the following critical interventions:

- (i) In-situ upgrading on a citywide approach;
- (ii) The extension of property rights to slum dwellers;
- (iii) Improving access to credit;
- (iv) The promotion of public-private partnerships; and
- (v) Provision for the poor in inclusive city planning.

Despite the enormous amounts of budgetary support that the Government of India has identified for these urban reforms, a number of daunting structural challenges remain. These include the continued weakness of the

local government system, the lack of skilled personnel engaged in urban development generally, as well as the generally weak state of civil society organizations. Notwithstanding these obstacles, the Government's emerging policy framework is extremely encouraging, and should herald the beginning of a long period of reform in India's cities. ■

1. *Expected to reach 65% in 2011*
2. *The continued existence of two separate Ministries dealing with urban issues will, doubtless, also need to be addressed as part of the overall reform programme.*

Bombay,  
India.



Xavier Crépin - D.R.

## Financing cities: beyond the crisis

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*With regard to local finance and the financing of investments, it is unfortunately likely that the last decade will be remembered by 2008 and the financial crisis. This crisis has had a severe impact on the finances of local governments and it has hit in a devastating way investment financing systems. This article proposes a brief summary of the effects of this crisis on local governments and looks ahead to consider the post-crisis situation.*

### Impacts on local governments.

At the start of the crisis, it was generally thought that the least advanced countries would suffer relatively little because they are less integrated in the global financial system. Finally, however, it is apparent that the local governments of all continents have been affected. The consequences of the crisis on local government finances have been felt at four levels:

1. revenues, whether generated by local governments or derived from State transfers, have been drastically reduced ;
2. expenditures have in most cases increased because of

the slowdown in economic activity, rising unemployment and increased social welfare needs ;

3. financing capacities have fallen because of the difficulty of obtaining loans and the rise in the cost of money;

4. foreign investment has declined with the halting of ongoing operations, and the cancellation or delaying of projects, particularly public-private partnerships (PPP) which have suffered particularly badly with a huge reduction both in terms of number and investment volumes.

### Impacts on financing systems.

The crisis has simultaneously affected the two financing systems, namely bond issues and bank loans.

The bond market, which is usually healthy in the United States, essentially because of the tax exemptions which apply to it, has greatly shrunk. Local governments are nowadays experiencing difficulties in financing their activities and rising interest rates are compelling them to reduce their investment programmes. This increase in the price of money is felt particularly strongly as it has occurred after a

period of exceptionally low interest rates. Local governments with a bad rating are de facto excluded from borrowing. They can no longer benefit from the services of credit enhancers, which have been hard hit themselves. Enhancement consisted of guaranteeing the bonds issued by a less-well rated issuer by giving them an excellent credit rating, thereby enabling the issuer to obtain less costly finance. However, during the crisis, it became obvious that enhancers no longer had the guarantee capacities to which they were committed. The rating agencies downgraded them, leading some of them to close down. These agencies have also come in for strong criticism: the methods they used to analyze structured products have been shown to be unsound, and it has been claimed that they suffered from a conflict of interests.

The financial institutions that are specialized in lending to local governments have suffered from the contraction in the supply of credit which has affected the entire financial system. For example, both the Norwegian and Austrian governments had to save their specialized municipal lending institutions. The most spectacular crisis was that which affected Dexia, the world leader in loans for local investments which the Belgian and French governments were forced to recapitalize. Twenty years after having been put on the road to privatization, Dexia once again became a semi-public institution: this on its own shows the scale of the upheaval in the sector.

#### **The solutions to the crisis.**

The difficulties that face the financial sector are not at an end. A variety of measures have been suggested in the United States to repair the

system that finances housing and local governments. They are based on the creation of bad banks to hold nontransferable assets and enable the institutions in question to restart activity. The usefulness of the activity of credit enhancement is currently a subject of debate, as is the reform of the rating agency system. However, for the time being, no fundamental reforms are taking shape, although there have been proposals for the creation of federal bodies, for example a guarantee fund for municipal bonds or a national bank for infrastructure. In Europe, apart from emergency bailout operations, the crisis has brought hundreds of local taxation systems, and even the relationship between the State and local governments, into question. In emerging and less developed countries, central governments with instruments such as municipal development funds or

urban development banks seem to be better equipped than others to implement local stimulus plans. Overall, policies tend to converge and there is a certain pragmatism with regard to solutions.

#### **The post-crisis world.**

The crisis brought into question the paradigms that governed the financial sector. It is difficult today to present finance that is obtained on the market, public-private partnerships and structured finances as the only way for modernizing the systems and the financing of local governments. In this respect, it can be said that the crisis has also damaged the credibility of donors. However, it would be illusory to believe that these tools and methods will not be needed in the future, perhaps particularly in the least developed countries. On its own, demographic growth in African cities in the coming

decades will result in a huge increase in the need for finance. However, it is apparent that public development aid is stagnating, or even falling in relative terms, and it is also being focused on what are seen as the most important areas (climate change, food security, major pandemics, energy, etc.) while at the same time and the mobilization of State finance concentrates on core areas (education, health, security...). Under these circumstances, it will only be possible to provide adequate finance for local investments and local governments by using instruments with high leverage, mobilizing local savings, private investment and the appreciation of land and property. In the immediate aftermath of the crisis, there is a considerable need for innovative financial products and financing instruments. ■

## Land, Services and Citizenship for the Urban Poor

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*Based on its international experience, Cities Alliance has recently launched the "Land, Services and Citizenship" (LSC) programme for the urban poor. The LSC initiative aims to bring about worldwide change by demonstrating good practice and sending targeted messages to governments.*

After 10 years of consistent support to a diverse range of cities and countries in Latin America, Asia, Africa and the Middle East the Cities Alliance has concluded that to make real on its mission "Cities without Slums" a new approach based on three key findings needed to be developed:

1) Successful slum upgrading at scale only occurs when national governments have not only reconciled to the idea that urbanization is a positive process and that the political question is how best to manage the challenges to ensure efficient urban settlement and growth but also offer sustained political commitment.

2) The present business model based on an open access grant facility is not best suited to provide the depth of support required by the LDC countries to enable them to effectively manage urban growth. The strategic imperative is to work closely with national partners and CA members over time to support the mobilization

of technical capacities and financial resources that will enable the realization of the new emerging policy directions.

3) If one broad theme runs through successful slum upgrading it is the incorporation of the urban poor as part of the solution. Government (national and sub-national) investments in infrastructure without meaningful community involvement seldom become sustainable and often over time become part of the problem. Equally, community-driven projects without active government involve-

ment rarely have an impact at scale or lead to a programmatic approach to upgrading. In essence the shift is towards the poor being active citizens with rights and responsibilities needing an enabling policy and governance environment to succeed.

On the basis of the international experience and lessons learnt the Land, Services and Citizenship for the Urban Poor project (LSC) has been designed around five broad conceptual pillars:

- . Re-enforcing the active urban citizenship rights of the poor by formally acknowledging the permanence of slum dwellers and their settlements and building community organizations that actively engage residents to effectively spearhead the slum upgrading process.

- . Improving urban governance, through the establishment of City Wide Forums that provide the structured space for the negotiation of public community partnerships founded on the values of both rights and reciprocal responsibilities.

- . Systematically improving access to municipal services through the crafting of an institutional framework that encourages the alignment of effort and investment of a multiplicity of government, community and multilateral actors.

- . The improvement of urban planning and management through the active participation of community stakeholders and service providers in the development and oversight of City Development Strategies and local community upgrading plans.

- . Through inclusive public dialogue develop policies that will enable changes to key constraints limiting tenure and effective planning and urban management. Such policies will ultimately better enable local government management to ef-

fectively respond to both the current and future demands of urban growth and to the needs of the urban poor.

These five pillars have been packaged into the following three key project objectives:

1. At least 1 million slum dweller households living in 20 cities of five countries in Africa, Asia and the Middle East gain active citizenship through improved urban governance and formalization.

2. At least 1 million slum dweller households living in the various cities of five countries in Africa, Asia and the Middle East improve their qualitative and quantitative access to municipal services.

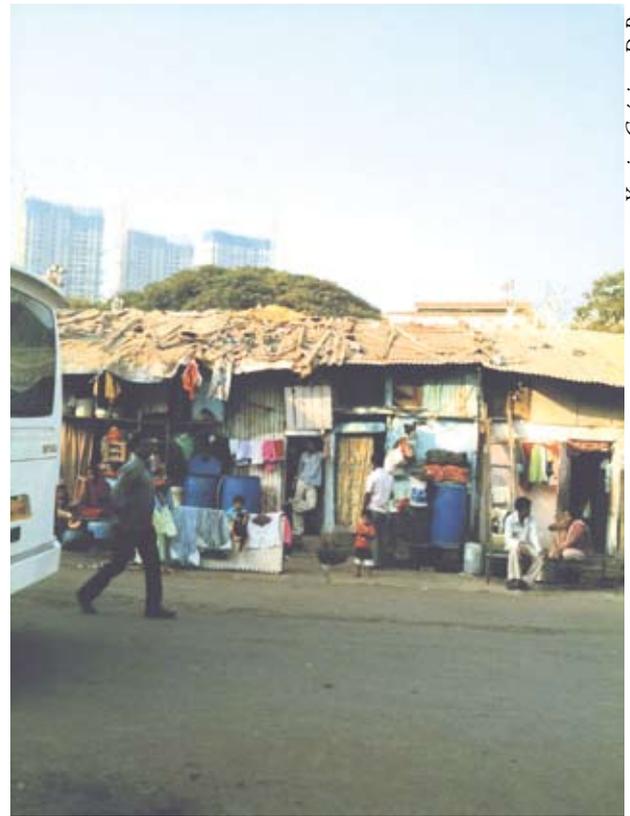
3. Efficient and inclusive urban development policies and strategies involving both civil society and the different spheres of government are developed.

The approach by definition means that the Cities Alliance would focus on fewer countries to support national governments who have:

1. Actively demonstrated a policy commitment to better manage urbanisation and prepare for an urban future.
2. Demonstrated a commitment to work in partnership with communities and other stakeholders.

The underlying philosophy of the project is based on a “Rights and Responsibilities” approach. The core assumption is that many basic rights (such as that for clean water) cannot be adequately met by government alone within the context of Less Developed Countries. To be met (at least on a progressive basis) entails detailed negotiations as to how limited resources can be maximised through public community partnerships where different actors assume complimentary responsibilities.

It is clear that the effective implementation of the “Rights and Responsibil-



*Bombay, India.*

ity” approach requires the systematic capacity building of both organizations representing the urban poor, and local service providers. The approach entails first, an understanding of the integrated nature of problems and the distinction between cause and effect. Secondly, the approach requires an understanding of sustainable development and the clear distinction between capital and operational costs. Thirdly, the approach requires the ability to effectively engage with both communities and service providers and to ensure that agreements reached are based on a community consensus. It is this consensus that ensures ownership and accountability.

Further, the approach requires the institutional space where different community stakeholders and service providers can engage in open dialogue regarding both the strategic vision and direction of the city, and the development of neighborhood development plans. More specifically, public community partnerships

are crafted through regular and structured engagements. To this end the project promotes the establishment of city wide Development Forums that are institutionalized into the very functioning of local government. The Forums ensure that a regular solutions-oriented engagement takes place between government and citizens. The Forum also provides the space to ensure that all parties to agreements are held accountable to their commitments and therefore helps build a culture of public accountability and transparency.

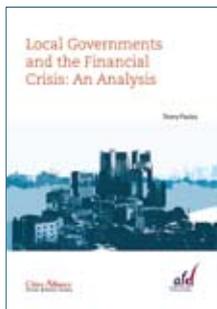
Not all problems can be solved at a local level, nor is it desirable to have different rights in different areas. Such issues (including but not confined to the vexed question of urban land) require national policy intervention. The project promotes a national urban dialogue that directly links to the issues raised as they emerge at the local level. In this way the project aims to bridge the institutional gap between national and sub national spheres of government

and between government as a whole and its citizens. Many of the issues affecting the cities of the developing world will take time to effectively address, yet certain problems can be ameliorated quickly if the correct partnerships are cemented and resources made available. In order to ensure the early delivery of tangible results, some 50 percent of the funding is budgeted for direct investment into slums and their community institutions. These funds will not finance large scale municipal infrastructure projects, but will be able to help capitalize Local Municipal Development Funds, capable of enabling local level responses to smaller scale, immediate service needs. The Cities Alliance mobilizes the support of its members, but ultimately the ownership of the LSC has to rest within the country at the national, local government and community levels. To ensure maximum ownership each country program is negotiated and agreed to with resources flowing directly to National, local

government and community organizations. While certain principles underpin the Land, Services and Citizenship for the Urban Poor the details of program design and institutional arrangements is crafted at the country and city level and branded according to the realities in each country. The program already underway in Uganda has a strong focus on building local community organization and strengthening sub-national government capacities while the program in Ghana where a stronger community capacity exists has a focus on building national government capacity to drive the national urban agenda. In Vietnam it is likely that the program will support systems and structures that already exist to enable greater efficiencies and scale. A common feature of all the national projects has been the need to support the development of institutional arrangements that would enable coherence of effort amongst the myriad of agencies who are currently typically working

at a sectoral level and in isolation of each other. These institutional arrangements are being crafted at both the national and city level. Ultimately the project aims to influence global change through practically demonstrating best practice and disseminating targeted messages to national governments as to how best to tackle the complex problem of urban growth and the upgrading of slums. It is for this reason the final activity of the project is to develop an "Influencing Strategy" based on the practical lessons learnt during project implementation. The vision of success would be bold changes in policy and practice in a number of developing countries, resulting in a more inclusive approach to the urban poor, and in proactive preparations for an urban future. Specifically, this would result in significant and visible progress extending citizenship to the urban poor, and ensuring their access to land and services on an incremental basis. ■

## Publications

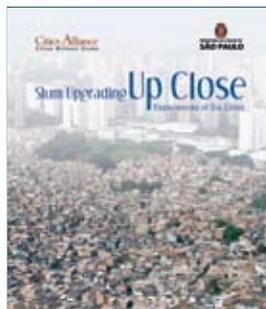


**Local Governments and the Financial Crisis: An Analysis**  
Thierry Paulais, Cities Alliance, Washington, 12/2009, 23 p.

This publication analyzes the impact of the financial crisis and its effects on local governments in the United States, Europe and developing countries. As financing systems have been severely

affected, the study stresses that helping local authorities out of their situation will require fundamental reforms. A chapter has also devoted to the impact of the financial crisis on the housing sector in the United States and Spain.

[www.citiesalliance.org](http://www.citiesalliance.org)



**Slum Upgrading Up Close: Experiences of Six Cities**

Cities Alliance, Washington, 10/2008, 58 p.

This publication is the outcome of the

meeting organized jointly by Cities Alliance and the city of Sao Paulo in March 2008 in order to exchange experience on the upgrading of slums in six major cities: Cairo, Ekurhuleni, Lagos, Manila, Mumbai and Sao Paulo.

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