



Strategies for grassroots control of international aid

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1. "The Paris Declaration, endorsed on 2 March 2005, is an international agreement to which over 100 ministers, heads of agencies and other senior officials adhered and

ABSTRACT Official aid agencies and development banks are not set up to work with poor groups or to be directly accountable to them, even if their work is legitimized on the basis of these groups' needs. The bureaucracy of such agencies works primarily with and through national governments and is generally unable to catalyze or support the local social processes needed to make external finance effective in addressing many aspects of poverty. This paper describes an initiative to overcome these constraints – an international fund to support grassroots initiatives, managed by a transnational network of slum/shack/homeless people's federations and their support NGOs. This fund makes small grants available to savings groups that are members of these federations, to support them in securing land for housing and getting basic services. Over the last five years, more than 40 initiatives in 17 nations have received support. The fund demonstrates to international agencies what their monies could do if they were willing to relinquish more decision-making powers and more financial control to local organizations formed by and accountable to the urban poor.

KEYWORDS aid / empowerment / grassroots / urban poor

I. INTRODUCTION

The main official development assistance agencies – multilateral development banks and bilateral agencies – have long recognized the difficulties they face in ensuring that their funding reduces poverty and especially reaches the poorest. Their commitment to the Millennium Development Goals in 2000 and to the Paris Declaration in 2005⁽¹⁾ are rooted in this recognition – as are many earlier commitments, including those to "meet basic needs" made in the mid-1970s,⁽²⁾ those to ensure universal access to water and sanitation made in 1976–77⁽³⁾ and those to support "human development" made in the early 1990s.⁽⁴⁾ All these were responses to the evidence that far too many people were remaining poor and that the number of people facing poverty was growing.

Poverty reduction is the stated rationale for most aid expenditure and other forms of development finance. But only a small proportion directly addresses the deprivations that cause or contribute to poverty, and official development assistance agencies rarely work directly with poor groups. Most of their funding is allocated to projects or sectoral reforms that are thought to contribute indirectly to poverty reduction – for instance, through economic growth or more effective development institutions.⁽⁵⁾

The official development assistance agencies do not implement poverty reduction initiatives on the ground; they fund other organizations to do this so they are only as effective as the government, private sector or other intermediary organization that they fund. The recognition by these bilateral and multilateral agencies of their ineffectiveness to ensure poverty reduction or to improve provision of basic services made them look more critically at their own practices. From the mid-1990s, led by the OECD's Development Assistance Committee, bilateral and multilateral agencies introduced a set of goals and measurable targets relating to poverty reduction that evolved into the Millennium Development Goals (MDGs). These Goals included specific quantifiable time-bound targets (and associated indicators) that were meant to re-orient development assistance and provide the means for verifying its impact on, for instance, reducing absolute income poverty, undernutrition, infant, child and maternal mortality and the prevalence of major diseases. The MDGs also had clear targets with regard to reducing the proportion of people lacking basic services, including schooling, health care and adequate provision for water and sanitation.

In addition to the need to be more vigilant about the effectiveness of development expenditures on the ground, there was recognition of the significance of the lack of "local" ownership of development assistance –which was taken to mean ownership by national "recipient" governments. There was also recognition of the incoherence produced in recipient nations (now termed "partner" nations) by the many different development assistance agencies, each with their own agendas, priorities, funding mechanisms and conditionalities. Thus, the Paris Declaration to which most such agencies subscribed stressed that in scaling up effective aid, there was a need to strengthen partner countries' national development strategies and frameworks, increase aid alignment with partner country priorities and procedures, enhance donors' and partner governments' accountability to their citizens and parliaments for development, and eliminate duplication. Poverty Reduction Strategy Papers (PRSP) were seen as constructing and supporting a process through which each recipient government worked with other "stakeholders" to agree on a strategy for poverty reduction. Budgetary support became increasingly favoured as this enabled bilateral agencies to fund recipient government programmes established within this broad framework, allowing better coordination between different funding agencies and more predictable aid flows for recipient governments. It was also popular with politicians in the main aid-giving nations because it helped reduce bilateral agencies' staff costs relative to funding commitments.

If the intention was to ensure the predominance of poverty reduction measures driven by local agencies accountable to local populations, then experiences to date suggest that the effectiveness of these mechanisms should be questioned. A number of studies have suggested that progress towards the MDGs is slow, that the PRSP processes have had limited local stakeholder engagement and that the budgetary support process has had limited impact on poverty reduction.⁽⁶⁾

But perhaps more fundamentally, there has been little questioning of whether existing "partner" government structures (through which development assistance is channelled) are able or willing to reduce poverty. The MDGs may seek to re-orient the goals of development assistance but they still assume that donor funding to national "partner" governments

committed their countries and organizations to continue to increase efforts in harmonization, alignment and managing aid for results with a set of monitorable actions and indicators." See http://www.oecd.org/document/18/0,2340,en_2649_3236398_35401554_1_1_1_1,00.html.

2. See, for instance, Chenery, Hollis, Montek S Ahluwalia, C G L Bell, John H Duloy and Richard Jolly (1974), *Redistribution with Growth*, Oxford University Press, Oxford, 324 pages; also Ward, Barbara (1976), *The Home of Man*, WW Norton, New York, 297 pages; ul Haq, Mahbub (1976), *The Poverty Curtain; Choices for the Third World*, Columbia University Press, New York, 247 pages; and ILO (1976), *Employment, Growth and Basic Needs: A One World Problem*, International Labour Office, Geneva.

3. See the official endorsement of such commitments by governments attending the UN Conference on Human Settlements (Habitat) in 1976 and the UN Conference on Water in Mar del Plata (Argentina) in 1977.

4. See, for instance, UNDP (1990), *Human Development Report 1990*, Oxford University Press, New York and Oxford, 189 pages, and subsequent editions.

5. Of course, there is also a proportion of development assistance that has little connection to poverty reduction – for instance, that driven by the commercial or foreign policy interests of the donor government.

6. Booth, D (2005), "Missing links in the politics of development: learning from the PRSP experiment", Working Paper 256, Overseas Development Institute, London, 12 pages; also Hickey, S and G Mohan (2004), "Relocating participation within a radical politics of development: insights from political action and practice", in S Hickey and G Mohan (editors),

Participation: from Tyranny to Transformation, Zed Press, London, 304 pages.

7. Hardoy, Jorge E, Diana Mitlin and David Satterthwaite (2001), *Environmental Problems in an Urbanizing World: Finding Solutions for Cities in Africa, Asia and Latin America*, Earthscan Publications, London, 448 pages; also UN-Habitat (2003a), *Water and Sanitation in the World's Cities: Local Action for Global Goals*, Earthscan Publications, London, 320 pages.

8. Mitlin, Diana and David Satterthwaite (2001), "Urban poverty: some thoughts about its scale and nature and about responses to it", in Shahid Yusuf, Simon Evenett and Weiping Wu (editors), *Facets of Globalization; International and Local Dimensions of Development*, World Bank, Washington DC, Chapter 12, pages 193–220; also Mitlin, Diana (2004), "Understanding urban poverty; what the Poverty Reduction Strategy Papers tell us", IIED Working Paper 13 on Poverty Reduction in Urban Areas, IIED, London, 20 pages; and Satterthwaite, David (2004), "The underestimation of urban poverty in low- and middle-income nations", IIED Working Paper 14 on Poverty Reduction in Urban Areas, IIED, London, 69 pages.

is a mechanism to reduce poverty. "The poor" remain "target groups" to be reached through government interventions and structures, just as they were in the 1970s when many development assistance agencies committed themselves to "meeting basic needs".

In addition, measuring progress towards what seem like clear and unambiguous goals is fraught with problems of definition and measurement. Even measuring something as tangible as whether people have the "safe water and basic sanitation" that the MDGs specify is problematic because for most nations, available data on provision for these do not measure who has "safe water" or who has provision for sanitation that is adequate with regard to greatly reducing health risks; this explains why there are widely differing estimates for the scale of the problem.⁽⁷⁾ The validity of the most widely used indicator for measuring who is income poor – the dollar a day poverty line – is in doubt for assessing the scale of urban poverty, because much of the urban population face particularly high costs for non-food necessities (including housing rent, transport, costs of keeping children at school, and accessing water, toilets, health care and medicines . . .) and a dollar a day does not allow them to avoid deprivation.⁽⁸⁾ For international agencies needing to demonstrate progress towards some of the MDG targets, it is also possible to change base years from when "progress" is measured to produce what appear to be better results.

For those who work on urban issues, it has long been difficult to see how development assistance channelled through national governments could address urban poverty. It has been evident in cities for decades that economic growth does not necessarily produce better living conditions and services for much of the population, and many cities with rapid economic growth over long periods still have large sections of their population living in extreme poverty. The unwillingness of those in power to address this is also evident, as is the lack of competence, capacity and accountability among most of the city and municipal governments that have had the main responsibility for addressing growing levels of deprivation. Indeed, over the last few decades, much urban poverty has been caused or exacerbated by the very "partner" governments who were meant to be developing poverty reduction strategies and addressing the MDGs. This can be seen in the attitudes and programmes of national and local governments towards the slums or informal settlements where most of the low-income urban population live and where many of their livelihood sources are located. In most cities in low- and middle-income nations, between one-quarter and one-half of the population live in informal or illegal settlements, many of which are under threat of eviction and most of which are denied investment in infrastructure and services. It is also common for governments to harass many of the informal enterprises through which poorer groups make a living. Increasing numbers of city governments (and national and provincial governments) strive to attract foreign investment and invest in the infrastructure and facilities that are meant to help attract such investment. The "poor" in urban areas, supposedly the "target" for the MDGs, are still seen by most politicians and civil servants within city governments more as problems or constraints on their city's development. In the 1970s and 1980s, as the scale of forced evictions in cities around the world began to be documented more systematically, there was an assumption that this was associated primarily with non-democratic governments and would reduce as

countries moved or returned to democracy and as local democracy was strengthened through elected city governments. But large-scale forced evictions are also common practice in many nations with elected national and local governments, and they are a major cause of poverty to which “partner” governments contribute.⁽⁹⁾

It is difficult to envisage any great possibility for poverty reduction in urban areas without changes in the relationships between local governments and the poor. This raises two issues that have long been at the centre of discussions regarding aid effectiveness. The first is whether poverty reduction is possible without political change within “partner” governments, especially with regard to their relationships with the poor. The second is whether international development assistance agencies can reduce poverty without a more direct relationship with the poor, including new lines of accountability and transparency. After all, it is addressing the needs of the poor that is the justification for the very existence of development assistance agencies and the funding they receive from governments in high-income nations. But donor agencies are far more concerned with accountability upwards – to the national governments that fund them and to citizens, media and pressure groups in high-income nations.⁽¹⁰⁾

This paper outlines an international mechanism that has sought to provide financial assistance direct to grassroots organizations formed by the urban poor to support a locally based empowerment-oriented development process. It describes a fund that supports the work of local grassroots organizations in ways that the official development agencies find difficult or impossible. The immediate benefit of the fund is that it enables urban poor families to secure legal tenure of land for housing and basic services. However, the fund is designed to do more than this: it seeks to strengthen the ability of the poor to engage with the state and secure additional resources (through redistribution) that they can control. It does this by nesting itself within a local development process, sharing management responsibilities with an alliance of grassroots organizations and providing opportunities for experiential learning about the allocation, spending and monitoring process. The fund turns external finance, which local groups generally do not control unless it is clearly allocated to them (and then within externally determined constraints), into active money that they can influence with regard to its use and orientation. The fund is based on recognition that grassroots organizations will use this funding to try to improve relations with government agencies, that this is critical for poverty reduction and that these strategies need appropriate support.

Before describing the operation of this fund, it is worth emphasizing some common characteristics of urban poverty.

II. CHARACTERISTICS OF URBAN POVERTY

The situation of the urban poor is characterized by a combination of features related to the settlements in which they live (lack of infrastructure and services, unsafe physical environments, often high levels of overcrowding and living in an illegal settlement), an incapacity to flourish in the cash economy, and the denial of legal and political rights. In most

9. See, for instance, the impact of evictions discussed in Murphy, Denis and Ted Anan (1994), “Evictions and fear of evictions in the Philippines”, *Environment & Urbanization* Vol 6, No 1, April, pages 40–49; also Farha, Leilani and Karina Thompson (2002), Violence. *The Impact of Forced Evictions on Women in Palestine, India and Nigeria*, Centre on Housing Rights and Evictions, Geneva, 80 pages; Asian Coalition for Housing Rights (2003), “How poor people deal with evictions”, *Housing by People* No 15, October, Asian Coalition for Housing Rights, Bangkok, 48 pages; and du Plessis, Jean (2005), “The growing problem of forced evictions and the crucial importance of community-based, locally appropriate alternatives”, *Environment & Urbanization* Vol 17, No 1, April, pages 123–134.

10. Satterthwaite, David (2001), “Reducing urban poverty: constraints on the effectiveness of aid agencies and development banks and some suggestions for change”, *Environment & Urbanization* Vol 13 No 1, April, pages 137–157.

cases, all the goods and services they need are commodified and have to be purchased within the market. Even those who live in settlements on illegally occupied land generally have to pay to secure a plot. All too often, people squat in dangerous locations such as unstable hillsides or floodplains because this is the only undeveloped land within reach of income-earning opportunities that is available to them. The price they have to pay for plots or for housing is much increased by the absence of any land policy that supports the availability of legal, serviced land for housing. High land prices mean high levels of overcrowding, as whole families live in one room or many individuals share a housing unit to keep down costs. Water, fuel and essential services have to be purchased – and in the absence of government provision, costs are generally high and quality of provision is low. Large numbers of the urban poor have to rely on rudimentary private schools and health care because public provision is absent. Rarely are there services to collect household and human wastes. Incomes are very low for unskilled workers, barely sufficient for subsistence, and there is little opportunity to save or to accumulate essential assets. In some of the more rapidly growing economies there are more development opportunities, but in most societies, these provide fewer benefits for women, who find it particularly difficult to earn sufficient funds from, for instance, labouring, domestic work or vending activities. The end result is low incomes, high expenditure levels on essential services and very poor quality living conditions.

Faced with these high costs, poor quality services and often the risk of eviction, the urban poor need to work collectively both to improve infrastructure and services that they can afford and to pressure the state into some form of redistribution and support. In urban contexts, one or more state institution regulates most improvements – for instance, for water, drains, solid waste collection, schools, health care, land use and building standards. There are many levels of state agency that are active, including local governments, state or provincial governments, national governments, utilities and special development agencies. Any urban poor group seeking to improve its situation – for instance, the residents of a settlement or a group of informal vendors – has to engage with a range of state agencies, often with overlapping responsibilities and jurisdictions, even if they are not seeking any redistribution of state resources.

The rising numbers of the urban poor mean that new and effective policy interventions are a global priority. By 2000, some 900 million urban dwellers in low- and middle-income nations were “living in poverty”, suffering from poor quality housing, insecure tenure and/or inadequate basic services.⁽¹¹⁾ Given that most of the growth in national populations over the next 20 years will be in urban areas,⁽¹²⁾ if there is not far more effective poverty reduction, the number of urban dwellers living in poverty could double. While the contribution to poverty reduction of civil society and grassroots organizations has been noted in many development discourses, in urban areas there are few coordinated attempts by grassroots organizations to engage at scale with the state to provide essential services and secure tenure. There are many successful interventions that show the possibilities of new directions, but very rarely is there support from national governments or international agencies to allow these to scale up.⁽¹³⁾

11. UN-Habitat (2003b), *The Challenge of Slums: Global Report on Human Settlements 2003*, Earthscan Publications, London, 352 pages.

12. United Nations (2006), *World Urbanization Prospects: the 2005 Revision*, Population Division, Department of Economic and Social Affairs, United Nations, POP/DB/WUP/Rev.2005/1/F3, New York.

13. The Baan Mankong programme in Thailand is one important exception; it is almost entirely funded by the Thai government and the contributions of households and community organizations – see Boonyabantha, Somsook (2005), “Baan Mankong: going to scale with ‘slum’ and squatter upgrading in Thailand”, *Environment & Urbanization* Vol 17, No 1, April, pages 21–46.

III. THE INTERNATIONAL URBAN POOR FUND

a. What the fund does

The International Urban Poor Fund (IUPF) supports improvements in secure tenure and basic services developed through grassroots initiatives. Each initiative is designed to be a precedent to show national and local governments and international agencies what grassroots organizations can achieve – for instance, the construction of houses that are larger, of better quality and much cheaper than those built by contractors; or community-designed and managed toilet blocks that work much better than conventional public toilets; or detailed enumerations and maps of informal settlements that provide the information base for upgrading and tenure regularization. The urban poor organizations use these precedents to show to what extent larger-scale programmes are possible if appropriate support is available from governments and international agencies.

The fund is a joint venture of the International Institute for Environment and Development (IIED)⁽¹⁴⁾ and Shack/Slum Dwellers International (SDI), and it builds on SDI's existing savings and lending activities. SDI is a transnational network of federations of slum/shack dwellers or homeless groups and their support NGOs.⁽¹⁵⁾ There are now 15 fully fledged national slum/shack dwellers federations affiliated to SDI, and there are active savings networks that may develop into national federations in a further ten countries.

The IUPF provides small grants to support savings groups formed by low-income urban dwellers to secure land for housing either through obtaining tenure for land they already occupy or for alternative sites, and assists them to build or improve their homes and to access basic services. Since the fund was initiated in 2001, it has channelled around US\$ 4.6 million (UK£ 2.6 million) to over 40 grassroots initiatives and activities in 17 nations.⁽¹⁶⁾ The initiatives the fund supports are designed and implemented by local savings groups that form the base organizations for the slum/shack dwellers' federations. These initiatives attract the interest of other savings schemes within the federation, and in all the federations there is a constant process of visiting each other; these exchanges between different savings groups enable both learning and collaboration and are supported by the national federation. Through SDI, an international dimension to such exchanges is supported, as each group contributes to supporting the development of comparable grassroots organizations and federations in other nations and to strengthening their own and each other's activities.

It was not IIED's intention to be engaged in such a fund; rather, it first sought to encourage official donor agencies to consider ways through which they could fund grassroots initiatives. IIED's advocacy work was informed by the work of its sister institution, IIED-América Latina, which set up a programme to support grassroots initiatives in informal settlements in Buenos Aires in 1987,⁽¹⁷⁾ and by the growing number of civil society innovations that sought to fund community initiatives,⁽¹⁸⁾ including those of the national slum/shack dwellers federations that were already formed and active in the 1980s and early 1990s.⁽¹⁹⁾ Some official development assistance agencies set up new funding initiatives in this area – or tried to do so⁽²⁰⁾ – but progress was slow and some of the new initiatives struggled to achieve the necessary flexibility and accountability to urban poor groups within donor structures and procedures ill-suited to such tasks.⁽²¹⁾ Only when IIED was approached by the Sigrid Rausing Trust in 2001 was

14. IIED is an international policy research institute working for more sustainable and equitable global development; for more details, see www.iied.org.

15. For more details of the work of SDI and the federations, see www.sdinet.org.

16. For a more detailed account of its first 18 months, see Mitlin, Diana (2003), "A fund to secure land for shelter; supporting strategies of the organized poor", *Environment & Urbanization* Vol 15, No 1, April, pages 181–192.

17. Hardoy, Ana, Jorge E Hardoy and Ricardo Schusterman (1991), "Building community organization: the history of a squatter settlement and its own organizations in Buenos Aires", *Environment & Urbanization* Vol 3, No 2, October, pages 104–120; also Schusterman, Ricardo and Ana Hardoy (1997), "Reconstructing social capital in a poor urban settlement: the Integrated Improvement Programme, Barrio San Jorge", *Environment & Urbanization* Vol 9, No 1, April, pages 91–119.

18. Arrossi, Silvina, Felix Bombarolo, Jorge E Hardoy, Diana Mitlin, Luis Perez Coso and David Satterthwaite (1994), *Funding Community Initiatives*, Earthscan Publications, London, 190 pages.

19. Patel, Sheela and Celine D'Cruz (1993), "The Mahila Milan crisis credit scheme; from a seed to a tree", *Environment & Urbanization* Vol 5, No 1, April, pages 9–17; also Bolnick, Joel (1993), "The People's Dialogue on land and shelter; community-driven networking in South Africa's informal settlements", *Environment & Urbanization* Vol 5, No 1, April, pages 91–110.

20. The European Commission was planning to set up a fund in nine African cities to which community organizations could apply direct, to be launched in 1996, but this was dropped. However, there have been other small grants programmes such as UNDP's LIFE programme.

21. Satterthwaite, David (2002), "Local funds and their potential to allow donor agencies to support community development and poverty reduction", *Environment & Urbanization* Vol 14, No 1, April, pages 179–188.

22. Appadurai, Arjun (2001), "Deep democracy: urban governmentality and the horizon of politics", *Environment & Urbanization* Vol 13, No 2, October, page 33.

23. Patel, Sheela, Celine d'Cruz and Sundar Burra (2002), "Beyond evictions in a global city; people-managed resettlement in Mumbai", *Environment & Urbanization* Vol 14, No 1, April, pages 159–172; also see reference 13; and Weru, Jane (2004), "Community federations and city upgrading: the work of Pamoja Trust and Muungano in Kenya", *Environment & Urbanization* Vol 16, No 1, April, pages 47–62.

the idea of IIED's direct involvement in funding grassroots initiatives considered. This trust had considerable experience in supporting grassroots activism and leadership through small grants programmes and saw the need to expand their support to include urban poor groups.

b. The work of the savings schemes and the federations

In 15 nations, grassroots savings groups and the larger slum/shack/homeless people's federations they form are engaged in many community-driven initiatives to upgrade slums and squatter settlements, to secure land tenure, to develop new housing that low-income households can afford and to improve provision for infrastructure and services (including water, sanitation and drainage). In 1996, six of these federations formed Shack/Slum Dwellers' International (SDI) as a network through which they could learn from each other and find ways to collaborate to make their work more effective. A small secretariat, based in Cape Town, helps to support this process and also supports the growth of grassroots savings groups in other nations. The activities are summarized in Table 1, which highlights the centrality of savings and tenure-related activities. Saving, as elaborated below, is the core organizing process to build strong local organizations. Savings groups, composed mostly of women, federate at the city and national level to provide institutions that can share assets and resources (mainly knowledge and finance), and thereby strengthen and extend the activities of local savings groups. These city and national federations also have a significant role in negotiating with state agencies to secure policy improvements and additional resources.

"The formula is simple: without poor women joining together, there can be no savings; without savings there can be no federating; without federating, there is no way for the poor themselves to enact change in the arrangements that disempower them."⁽²²⁾

The predominance of women as participants in this process has resulted in a strong concentration on shelter-related activities, in large part because women take on most domestic and child-rearing responsibilities and often have income-earning activities at home. Groups have developed a number of strategies based on the opportunities within their particular context to improve shelter for low-income groups. City-level strategies demonstrate how city redevelopment can avoid evictions and minimize relocations.⁽²³⁾ This combination of activities has resulted in the more mature federations developing their own urban poor funds, which provide capital for community investments. Each of these federations works very closely with a support NGO, staffed by professionals who assist in a range of tasks related to grant management, technical development services and documentation for a professional audience.

As the process has grown in significance, city governments and some national governments have become interested in supporting these community-driven approaches, recognizing their potential contribution to poverty reduction and urban development.

Savings and credit. The foundation for these national federations is the hundreds or thousands of savings groups formed and managed by urban poor groups. The savings groups appeal particularly to women because they can see the multiple benefits that arise from coming together in small groups and collecting available finance. In addition, few development

interventions actually reach them. Savings scheme members form active local organizations able to consider how best to address their own needs and those of their families. The savings groups are immediately useful, providing members with crisis loans quickly and easily. Each member's savings can also accumulate and can be drawn on to help fund housing improvements or income generation investments. Most critically, the collective management of money and the trust it builds within each group increases the capacity of members to work together on development initiatives. The individual members, working within the savings collective, have the confidence to increase their ambitions and to pursue them.

Exchanges. Savings schemes are strengthened and federations are established through members' visits to each other to exchange knowledge and experiences – for instance, to learn how to manage daily savings schemes or to see how one savings group has negotiated a land site and developed their own homes on it. All the federations are built through community-to-community exchanges, and these take place on a daily basis within cities. There are also frequent community-to-community exchanges between cities and between groups in different countries. These exchanges help to ensure that ideas come from the poor themselves and that solutions are not dominated by professional theories and approaches. The strategies used by the federations are embedded in the proven practices of the urban poor, and because the savings schemes members have worked out what to do themselves, they are able to change their strategies as circumstances change. They learn what is effective through their own experience, supported by that of other communities around them.

At all times, the best ideas and lessons are spread through community exchanges within and between nations. Where one federation has achieved a breakthrough in its relationship with government, other federations visit it and often bring staff from local or national government with them. For instance, many federations and local government staff have visited Windhoek to see the very positive effects of the agreement between the Namibian federation and the city of Windhoek to reduce plot sizes and allow incremental infrastructure development.⁽²⁴⁾ International exchanges are used to excite government officials and politicians, encouraging them to engage with their citizens in comparable partnerships.

The urban poor funds and the NGOs that support them. Ten of the more mature federations within SDI have set up their own national urban poor funds to help members acquire land, build homes and develop livelihoods. These funds are capitalized with external funding from governments and international agencies; in many cases, they include community savings. These funds act as a conduit for the IUPF monies. They allow all external support to be directed, used and managed by the federations. It is the capacity of the federations to contribute capital to a local development process that often signals a change in government attitude and the beginning of negotiations to secure state resources. In some cases, city funds have been formed to decentralize the work below the level of the national state.

Information. All the federations use community-managed surveying/enumerations and mapping to create the information base needed for action and negotiation.⁽²⁵⁾ These detailed maps and enumerations in informal settlements for which there are no or limited official records are difficult and expensive for external groups to undertake. The surveys done by the federations are part of a mobilizing strategy, drawing in residents who want to participate in a locally managed identification and

24. Mitlin, Diana and Anna Muller (2004), "Windhoek, Namibia: towards progressive urban land policies in Southern Africa", *International Development Planning Review* Vol 26, No 2, pages 167–186.

25. See reference 23, Weru (2004); also see reference 23, Patel, d' Cruz and Burra (2002).

TABLE 1
Summary of the national federations that are SDI affiliates

	Date ^a	Number of settlements where there is a process ^b	Active savers ^c	Savings ^d	Houses built	Tenure secured (number of families)
INDIA	1986	5,000	100,000	US\$ 1.2 million	6,000 ^e	80,000
SOUTH AFRICA	1991	750	30,000	US\$ 1.2 million	15,800	23,000
THAILAND	1992	42,700	5 million	US\$ 206 million	30,000	30,000
NAMIBIA	1992	60	15,000	US\$ 0.6 million	1,200	3,700
CAMBODIA	1993	288	11,300	US\$ 145,000	3,300	800
PHILIPPINES	1994	148	42,727	US\$ 631,830	13,388	18,191
ZIMBABWE	1995	62	45,000	Z\$ 280 million	750	3,500
NEPAL	1998	396	3,147	US\$ 173,402	50	85
SRI LANKA	1998	130	21,506	US\$ 29,469	100	2,000
COLOMBIA	1999	1	60	US\$ 10,000	–	60
KENYA	2000	50	20,000	US\$ 50,000	110	5,600
ZAMBIA	2002	45	14,000	US\$ 18,000	–	138
GHANA	2003	15	12,000	–	–	–
UGANDA	2003	4	500	US\$ 2,000	–	150
MALAWI	2004	100	20,000	US\$ 50,000	660	1,260
BRAZIL	2005	5	100	US\$ 4,000	–	7,000
TANZANIA	2004	16	1,000	US\$ 2,000	–	–

^aThis is the year in which significant savings scheme activity began and, in some instances, this precedes the year when the federation was established.

^bThis is the most meaningful measure of growth of each federation and the indicator measures settlements in which grassroots activities are taking place to build collective capacity and catalyze grassroots-led development. It has to be recognized that settlements may vary in size from about 100 households to tens of thousands of households. In general, larger settlements are divided into recognized neighbourhoods for daily transactions and it is the neighbourhoods rather than the settlements that are measured here.

^cThe second key indicator of growth is the number of residents (overwhelmingly women) who save on a regular basis and who therefore participate in all savings-related activities.

^dLocal currency values converted to US dollars. In Zimbabwe, political and economic instability and very high inflation mean that the figures have little meaning. Currency changes as a result of international trading may distort values. In Zimbabwe, the value of the fund is between US\$ 1.12 million and US\$ 100,000 depending on the exchange rate used.

^eA further 30,000 families in India have been resettled into units not constructed by the federation as a result of federation involvement in urban development.

26. See reference 13. See also the example of the South African Federation of the Urban Poor working with the Methodist Church to identify land they own that could be used for housing in Bolnick, Joel and Greg Van Rensburg (2005), "The Methodist Church's initiative to use its vacant land to support homeless people's housing and livelihoods in South Africa", *Environment & Urbanization* Vol 17, No 1, April, pages 115–122.

verification of their shacks and plot boundaries. Managing these processes strengthens savings groups and helps create new ones. These surveys and maps also help to change the attitudes and approaches of governments and international agencies – in many contexts, politicians and officials recognize the federations' capacity to provide the fair and accurate information base accepted by all inhabitants that is needed for upgrading and housing development. As the information capacity has been proven, some federations have worked with city and national governments to undertake city-wide slum surveys and mapping to provide the basis for city-wide upgrading programmes.⁽²⁶⁾

Precedent setting. All the federations encourage their member savings groups to undertake activities that are new to them – for instance, an upgrading scheme or developing housing on a new land site, or a community toilet block with washing facilities. These initiatives help the savings schemes to build their capacities and develop new relationships

with their local governments. They can become catalysts for a new relationship between citizens, acting through a collective and the state. Initiatives that work well are much visited and discussed by members of other federation savings groups, many of whom return home and try out similar activities. As more savings groups take initiatives and learn from each other, solidarity between the different groups strengthens; so too does the federation. The activities may become precedents, providing the learning (and the experienced implementers) on which larger initiatives can be based.

Partnerships with government while protecting their autonomy. All the federations seek partnerships with government, especially local government. Large-scale programmes for their members are not possible without local government support and without getting secure land tenure as most of the homes and settlements in which federation members live are illegal. Numerous local state institutions control aspects of development, and local groups have to negotiate for concessions and new practices as well as for resources. At the same time, governments face the problem of managing the city; this includes dealing with squatter settlements on land needed for infrastructure such as road reserves; coping with the additional pressure on existing services that accompanies in-migration; and handling the fact that poor quality settlements are often judged to compromise the image of the city. Drawing on the experience of precedent investments, federations and city governments can identify improvements in which both groups have a stake. Large-scale partnerships have developed between local governments and the federations in many cities, including Mumbai, Windhoek, Durban and many cities in Thailand. As federations and state agencies evolve ways of working together, longstanding problems can be addressed.

Federating and Slum/Shack Dwellers International (SDI). By 1996, the federations and their support NGOs recognized the need to set up an umbrella organization, Slum/Shack Dwellers International (SDI), to promote and support international exchanges between member federations and to support emerging federations in other nations. SDI also seeks to influence the policies and practices of international agencies so that they are more supportive of the agendas of the urban poor. Since its inception, the network of federations that make up SDI has grown from the seven founding members (South Africa, India, Zimbabwe, Namibia, Cambodia, India and the Philippines) to 15 active affiliates in 2006 (including Kenya, Malawi, Uganda, Ghana, Zambia, Sri Lanka, Philippines and Brazil). Exchanges are now taking place with groups in many other countries, including Egypt, Angola, Mozambique, Indonesia and East Timor. The network is held together by an intense programme of international (mainly bilateral) exchanges. With the IUPF, the network has increased its capacity to support the initiative of local groups and work collaboratively to strategize and advance their collective interests.

c. Management of the fund

This fund was initiated in 2001 with support from the Sigrid Rausing Trust, which has continued to provide generous support each year since then. Additional funding was secured from the Big Lottery Fund (November

2003–2007) and from the Allachy Trust (2004–2007). Available funds currently stand at more than UK£ 350,000 a year.

Decisions on what receives funding from this IIED–SDI fund are made by SDI's board, which meets at least every six months and is comprised primarily of federation representatives, and by SDI secretariat members. Once allocated, the funds are managed by SDI's secretariat, working with IIED. One of the most important features of the funding has been the ability of SDI's board and its secretariat to determine its priorities; in so doing, the fund has strengthened decision-making capacity along with management skills. The different national federations regularly share news of their activities, with their reports being enhanced by the regular programme of exchanges. Through this dialogue, their needs (in terms of the development activities of savings groups), capacities (i.e. the potential of local savings schemes) and resources are also shared. Based on collective discussion, available funds are allocated to local groups planning to undertake activities related to secure tenure and access to basic services, and IIED is informed of these decisions so that the grants can be arranged. The funds are sent to the registered NGOs that function as professional support organizations for each of the national federations. These NGOs manage the reporting and auditing responsibilities. For emerging groups, the SDI secretariat acts as a conduit through which funds are provided and secretariat staff release funding to local groups based on observed progress and receipt of financial reports. Grants to the registered NGOs are audited along with all other transactions and reports are forwarded to IIED.

For each initiative, reports on progress and on how funds are used are made in response to the formal requirements of contracts – but perhaps more significant is the ongoing flow of information between all the groups involved – between the SDI-affiliated federations and other groups, between the SDI secretariat and the affiliates, between IIED and the affiliates and between IIED and the secretariat. Facilitated by personal relations and (primarily) e-mail correspondence, there is a regular interchange of information both on each project and more generally about the work of the affiliate federations. IIED staff draft reports to the donors in consultation with the SDI secretariat, with the information enhanced through visits to the initiatives by IIED and SDI staff. The issues that emerge in the course of the activities are discussed, shared and resolved. The strongly shared orientation and commitment to greater equity and inclusion for low-income groups in urban development provide the platform for reconciling differences.

This relationship between IIED and SDI differs from SDI's other relationships with international donors in that IIED takes on the role of financial facilitator rather than donor. Unlike Northern NGOs, whose main function is to provide development assistance and who face a market imperative to promote themselves through their funding work, IIED does not consider grant giving to be a major activity. Both IIED and SDI regularly discuss whether the organizations that support the IUPF might wish to route their contributions through IIED and when it might be appropriate to shift the support to making a direct contribution to SDI. More generally, IIED seeks to contribute to development debates through applied research, documentation and policy advice. Through its sectoral programmes, IIED contributes to development debates directly and facilitates Southern-based

organizations' contributions to these debates. Thus, IIED also works with SDI in documenting the federations' initiatives and presenting these to professionals and institutions working in international development. In addition to the vertical relations embedded within the funding process, there are more complementary activities in which both IIED and SDI are engaged.

d. What has been supported?

Between 2002 and 2006, the IUPF has provided support for:

- savings groups in Cambodia, Colombia, India, Kenya, Malawi, Nepal, Philippines, South Africa and Zimbabwe to obtain land for shelter development (in most of these nations, several such initiatives were supported);
- slum/squatter upgrading and successful negotiations for land tenure in Cambodia, India and Brazil;
- bridge financing for federation initiatives in India, Philippines and South Africa (where government support is promised but slow to be made available);
- improved provision for water and sanitation in Cambodia, Sri Lanka, Uganda and Zimbabwe (usually accompanied by improved land tenure);
- settlement enumerations in Brazil, Ghana, Namibia, Sri Lanka, South Africa and Zambia (providing the information base for upgrading and for new land tenure initiatives);
- exchange visits by established federations to urban poor groups in Angola, East Timor, Mongolia, Tanzania and Zambia;
- community-managed shelter reconstruction after the tsunami in India and Sri Lanka; and
- federation partnerships with local governments in shelter initiatives in India, Malawi, South Africa and Zimbabwe.

Over the last five years, new national federations have been emerging in Brazil, Ghana, Malawi, Tanzania and Zambia, supported by newly established NGOs. In terms of the outcomes from these processes, of particular note is the first land development programme in Lilongwe (Malawi), where women using a low-cost adobe brick technology constructed 200 houses in two months. This "pilot project" culminated in an official acceptance of the houses (even though they contravened building regulations that do not favour indigenous materials) and led to the offer by government of several thousand more plots. In Brazil, after 18 months of federation activities, 1,500 households have secured tenure and a further 5,500 are currently negotiating for the land they occupy. The new initiatives often draw together existing community leaders and professionals, who turn to SDI after becoming frustrated with previous approaches.

There have also been significant contributions to the work of more established federations. In India, the funding has helped local groups to respond to a new interest in collaboration from city governments and state agencies. In Namibia, the funding has assisted in a national land audit that the Namibian federation is conducting as part of a national housing policy review. In South Africa, the federation has been through a difficult process of re-orientation and re-visioning in recent years and

27. Sisulu, Lindiwe (2006), "Partnerships between government and slum/shack dwellers' federations", *Environment & Urbanization* Vol 18, No 2, October, pages 401–406.

has received support during this period. Partly as a result of such support, a US\$ 20 million subsidy allocation was committed in May 2006 by the South African Minister of Housing to support the work of the South African federation⁽²⁷⁾ and this is re-invigorating grassroots initiatives. In Zimbabwe, the funds have helped keep grassroots activities alive and have provided a basis for the federation to consolidate its relationship with local government while national politics are in crisis.

The most detailed assessment of activities that this fund has supported was carried out on the support provided by the Big Lottery Fund. Here, a total of UK£ 862,225 (around US\$ 1.7 million) has assisted over 68,000 people (17,708 men, 19,923 women and 30,966 children). These benefits have been either access to land with secure tenure and/or basic services. There are very few cases where services have been improved without tenure being acquired, and most of these people have benefited from both. The total number of people assisted by the fund is considerably larger than this if account is taken of all the other activities supported by other funders – especially the Sigrid Rausing Trust and the Allachy Trust. Also, these figures do not include the full numbers that have benefited as not all projects have been completed and full account is not taken of the activities that are or will be supported when loans to current initiatives are repaid. How is it possible that such a small amount of funding has had such an impact?

IV. ANALYZING THE FUND – WHY IT WORKS

The effectiveness of this approach appears to be related to several factors.

The mechanism used by the fund supports local ownership.

The funding provided to local groups is blended with local money to support the execution of projects. In many cases, a community contribution is made but often the savings groups implementing the initiative will use the grant from the fund to leverage other resources, either from the government and/or from other international development assistance agencies. This leveraging of additional resources may be achieved after the initiative has been implemented to support further work as the initial success demonstrates to local governments the capabilities of the poor and leads to local government–federation partnerships on a larger scale. Strong local ownership also means that the grassroots organizations to which the funding is allocated make funding go much further than most professionally managed development projects. Grassroots groups identify solutions that have much lower unit costs than professionally designed and managed initiatives – for instance, housing or infrastructure that costs as little as one-seventh of the cost of conventional projects – so the funding goes much further and reaches many more people.⁽²⁸⁾ Particular attention is paid to negotiating with national and provincial/state governments to secure regular general contributions to support the initiatives of the federation savings schemes (rather than specific project contributions). This has been achieved by federations in India, Sri Lanka, Nepal, Thailand, Namibia and South Africa.

Strong local ownership means that the finance is used with care. The orientation of the activities that are supported is towards having an impact at scale through the reform of government practices, including financial support for the improvement of low-income settlements. This

28. Vincentian Missionaries Social Development Foundation Incorporated (2001), "Meet the Philippines Homeless People's Federation", *Environment & Urbanization* Vol 13, No 2, October, pages 73–84; also Hasan, Arif (2006), "Orangi Pilot Project; the expansion of work beyond Orangi and the mapping of informal settlements and infrastructure", *Environment & Urbanization* Vol 18, No 2, October, pages 451–480.

means that the fund avoids the provision of grant finance for isolated "best practice" projects. In terms of specific activities for secure tenure and basic services, finance is provided as loans to local savings schemes, with loan repayments contributing to their own city or national urban poor fund, which then finance further projects by other savings schemes. Savings schemes are encouraged to find locally agreed solutions that enable the lowest-income members to be included in all activities. Federation tasks such as slum/squatter enumerations are grant financed and repayments are not expected; however, the costs of these are low, as federation members only receive minimal daily payments for their work in collecting and analyzing enumeration data.

The role taken by the SDI secretariat and board in determining what gets funded creates and strengthens this level of local ownership. The importance of this process should not be underestimated. As discussed by Somsook Boonyabancha,⁽²⁹⁾ external funding with predetermined conditions regarding what should be supported and how funding should be used is not effective for many reasons. One of the most significant reasons is that such funding mechanisms set up vertical lines of communication between donor and "recipient" and, in so doing, divide urban poor communities that need to work together. Within the federations, savings groups support each other rather than compete with each other for external funding. The energy and creativity of the local groups drives forward people-centred development because of the collective vision, and the confidence supports local capacities and direction. Problems are addressed through exchanges that help the individuals involved to tease out and understand the issues at stake and the options before them. Each federation provides the member savings groups with the consciousness of being part of a bigger family⁽³⁰⁾ and this has particular importance because limited funds and the legacy of exclusion make it difficult for local groups to create substantive development options on their own.

The process of making collective choices about priorities for financial support draws on local knowledge and strengthens a common commitment to their joint activities. Decisions about what gets funded are based on immediate need and on the potential of an initiative to catalyze other development processes and support newer, less consolidated federations. The grassroots international leadership knows what has been supported and why and draws on this to further negotiations for support in other countries, with structured programmes of visits and exchanges between initiatives. At the same time, the ability of SDI to make their own allocations means that the fund can be a negotiating tool with governments. According to Jockin Arputham, president of SDI: *"I can say I have US\$ 100,000 and negotiate an equal amount from the Malawi government, and maybe the same in Sri Lanka or Kenya."* The fund's money becomes an active tool in negotiating additional support, as well as investment capital in its own right.

The division of roles plays to the strengths of the professional agencies involved. With the SDI secretariat taking primary responsibility for reporting on the activities that the fund has supported in the emerging SDI affiliates, some of the more complex management issues are internalized within the network. This allows IIED to play a supporting role, when useful, without creating tensions and conflicts. IIED staff may be asked to visit countries and initiatives supported by the fund and to contact federations to get additional information on initiatives and explain the need for donor reports and accounts – but all as a

29. See reference 13.

30. See reference 22.

31. For a discussion of such issues, see Edwards, Michael and Alan Fowler (editors) (2002), *The Earthscan Reader on NGO Management*, Earthscan, London, 466 pages; also Townsend, J G and A R Townsend (2004), "Accountability, motivation and practice: NGOs North and South", *Social and Cultural Geography* Vol 5, No 2, pages 271–284.

32. For a discussion of these, see Hulme, David and Michael Edwards (editors) (1997), *NGOs, States and Donors, Too Close for Comfort?*, Palgrave Macmillan, London, 328 pages.

back-up to the SDI network's own role in supporting the development of organizational capacities within each federation. At the same time, through this engagement, the SDI secretariat can understand the strengths and weaknesses of emerging organizations and support their development. The funding processes turn abstract analysis into a specific experience, helping to push forward the emergence of more effective federations and support NGOs. Any decision-making process on how external funding is allocated can be problematic. But with the fund, the lead role of the SDI network, to which all the affiliated federations are committed, removes the familiar tensions around project finance within resource dependency relations between North and South.⁽³¹⁾ When IIED is involved, its own lack of ownership over the funds allows its staff to be seen as facilitating rather than controlling the funding and the reporting process. When SDI talks about the funds routed through IIED, it tends to talk about them in terms of the original donor, not IIED.

Accountability, in this context, involves a series of interconnecting relationships rather than strongly vertical, hierarchic relationships.⁽³²⁾ IIED is accountable for managing the relationship with the funders and for supporting federations with regard to reporting requirements. The SDI secretariat has prime responsibility for managing the younger and the emerging federations to ensure both the reporting and the quality of activities. SDI's board is responsible for ensuring that the more mature federations support emerging organizations and that the funds are used to support locally driven development, with the learning benefits and political gains being spread through the rest of the network. The mature federations undertake these activities as part of their ongoing programme, reporting through IIED as they do to other donors that support their work. IIED and the SDI secretariat share responsibility for documentation and dissemination, highlighting themes that reflect their relative interests and those of their reference groups.

Perhaps as a result of the specific roles and functions of the organizations involved, the interaction is very much concentrated on the essence of the development process rather than the bureaucratic process of grant making and receiving. When IIED staff visit the projects supported by the fund, common subjects for discussion are the extent of inclusion of the lowest-income and most vulnerable groups, the affordability of loans and the capacity for cross-subsidies within the initiative, the development of relations with government, the ways in which women manage these negotiated processes, and the potential for building large-scale shelter upgrading initiatives. Rather than being concerned with building the capacity of SDI affiliates to improve their reporting, IIED staff are anxious to build their own capacity to understand and articulate the kinds of development strategies that they observe in order to be more effective in raising funds and increasing awareness.

V. CONCLUSIONS

The IUPF has proved to be a particularly effective tool in addressing urban poverty for four reasons. First, the effectiveness of funding when it goes directly to grassroots organizations formed by urban poor groups for savings and loans. This means that these organizations have a central role in project development and management – and they make sure the funding

goes as far as possible by pushing down unit costs, by adding their own contributions and by using the funds to leverage additional support. The processes associated with spending these monies help build the capacities of the groups involved in addition to providing direct benefits. Strong local ownership of each initiative ensures that improvements are maintained, while local activities help to reinforce locally accountable and representative community organizations.

Second, the fund is very flexible in what it supports and where it supports this work. This means that it can respond to opportunities and priorities identified by local groups – and do so far more quickly than most external funding agencies. It responds to what grassroots organizations, their federations and local support NGOs judge to be the most effective way to secure land or housing tenure and access basic services.

Third, decision making about the allocation of the fund is embedded within SDI (where all the slum/shack/homeless peoples' federations are represented), so all the federations support the local activities that are funded because they set the priorities. The process through which the different federations support each other in development activities helps to strengthen the confidence of the urban poor and ensures their ownership of the development process. Finally, as elaborated above, the nature of the relations within this fund between the donors that support it, IIED and SDI who help manage it, and the groups that receive support allows for more constructive support for grassroots communities both within and between each agency. It is not simply that the funds are delivered to local groups in a useful way, rather, the institutions designed to support this process (in both North and South) can play their roles more effectively than in the case of more vertical relations.

Obviously, this fund is not only for funding grassroots initiatives to offer immediate improvements but also to influence governments and international agencies both through the demonstration of new approaches and through supporting social movement activities. Most aspects of urban poverty reduction depend on changes in the relationships between government agencies and urban poor groups. In most nations, there is still considerable opposition from governments and development assistance agencies to investments and programmes in informal settlements. In others, there is recognition of the need to address urban poverty but still an assumption that this should be designed and managed by professionals to “help the poor”, on the assumption that they lack “capacity”. The federations challenge the exclusion of the urban poor from development processes by developing their own collective organization and agency and demonstrating their capacities. Local activities help to build a momentum for change, particularly within local authorities in towns and cities. Despite a general scepticism among most governments and international agencies and a lack of support for people's initiatives, there is growing support for the federations and for SDI in many nations. The effectiveness of local grassroots savings schemes in improving tenure and access to services has been evident in dozens of cases. There is much interest among community organizations and local governments (and often national governments) when SDI groups visit new countries. As they talk to local grassroots organizations, there is an interest in learning from the federations' experiences of savings, particularly among landless and homeless women. In addition, some official donor agencies have sought ways to support the federations, notably the Swedish International Development

33. See Morris, Ian with Kim Mullard and Malcolm Jack (2007), "Institutional profile: the growth of 'financial services' provided by Homeless International" in this issue of *Environment & Urbanization*.

Cooperation Agency (Sida) and the UK government's Department for International Development.⁽³³⁾ The United Nations Human Settlements Programme (UN-Habitat) is seeking to put in place programmes that draw on the federations' experience (most recently seen in the UN Slum Upgrading Facility) and through which to engage SDI groups. The challenge is to embed this growing external interest in strong and strategic urban poor-led initiatives, ensuring that the poor continue to be central to the development process. SDI is now drawing on the experience with the fund, as well as their other experiences with development assistance, to conceptualize and launch a Global Fund for the Urban Poor. This seeks to increase considerably the scale of support for both well-established and emerging federations and to draw in regular contributions from official development assistance agencies; this fund would be managed directly by the SDI secretariat for the benefit of all its affiliated federations and organizations.

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