South-South Knowledge Sharing for the Inclusion of the Urban Poor

India-South Africa Praxis

Sheela Patel

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Addressing the Challenges of Inclusion for the Urban Poor in India and South Africa

Countries: India – South Africa
Actors: Shack/Slum Dwellers International
Timeframe: 1996-2014
Sector: Housing rights, social inclusion

Summary

Shack/Slum Dwellers International (SDI) is a social movement of the urban poor which began in India, networked initially in Asia and then moved to South Africa, and to the other parts of Africa. SDI created knowledge and strategies to help communities of the poor to transform themselves from beneficiaries and consumers of aid and assistance into actors who demonstrated possible ways for city governments and international agencies committed to development to explore solutions. SDI which facilitated the first exchange of five South African township leaders to India formed the basis of the India-South Africa learning exchange programme.

The engagement between the community federations from these countries grew, with many Asian and African slum federations at the centre of the learning process, designing possibilities, managing transnational relationship. The exchanges have not just included civil society actors, but also government officials. In 1996, Slum/Shack Dwellers International (SDI) was formed by the federations from eight countries from Asia, Africa and Latin America. To date, federations from 33 countries are the members of SDI.

Ownership: SDI as a transnational network and its processes have been innovated, creating expanded, and owned by the communities of urban poor. The intermediary NGOs and professionals have extended their support only on the demands from the community leadership. The ability of the community leadership to engage with international development organisations and leveraging their resources without compromising or step jumping the community building processes clearly demonstrates how the rituals of savings, women leadership building, precedent setting and horizontal exchanges, etc. are deeply embedded in the communities. The SDI leadership, though guided and mentored the new communities aspiring to be federated, but never imposed any artificial development model on the communities. The foundational processes have been slow but they contributed to building stronger communities capable of dealing with all adversaries.

Mutual transparency and accountability: The governance structures and processes of SDI have been representative of the communities of urban poor. The decision making and financial transactions with various national federations have been totally transparent. The Secretariat which manages the resources is more like a custodian of communities' resources as opposed to owner. On one hand, the Secretariat fulfils all the contractual obligations with the donors on the other hand it facilitates the learning between

and within the communities. The federations when raise money through savings every penny is accounted for by the community leadership. The decision making within the primary groups with regard to which member gets the loan and for what purpose is totally transparent to the entire group. The members who receive loans also remain accountable to the rest of the group for repaying it in time.

Mutual learning with flexibility: Mutual learning is at the heart of what SDI does. The process which germinated in India as a result of horizontal learning between communities of urban poor in various Indian cities gradually learned by the urban poor communities in 33 other countries in Asia, Africa and Latin America through the same process of horizontal learning and exchanges. One of the interesting aspects of this learning is adaptation to the context. All the rituals, though may look much standardised, however, each practice is adapted in different contexts. For example, in South Africa where 'excessive rights consciousness' and 'state led development' paradigm had provided challenges to federation leadership to convince the community about 'daily savings'. But ultimately they succeeded by providing evidences that without community's own initiative state will not deliver on its own. A hyper-inflation situation and devaluation of currency in Zimbabwe led community to innovate saving in kinds rather than in cash.

Multi-stakeholder engagement: SDI though initiated by the communities of urban poor, of practical necessity, had to engage with a variety of stakeholders locally, nationally and internationally. As demonstrated through examples in this case study that SDI has successfully mobilised the local governments, national ministries, international donors and networks in instilling confidence that the organisations and urban poor with favourable support can produce lasting solutions to lopsided urbanisation which perpetuates injustice and deep divide between rich and poor in the cities. The financial instruments like CLIFF and UPFI innovated and created by SDI with the support from many bilateral and multilateral donors and global foundations have multi-stakeholder governing mechanisms. These are examples how multi-stakeholder engagement facilitated by strong civil society organisation can produce community driven housing solutions.

South-South Knowledge Creation and Transfers to Address the Challenges of Inclusion for the Urban Poor: India and South Africa

Sheela Patel[1]

Content

Introduction

Towards the end of the twentieth century, urbanisation expanded exponentially as did the wealth of nations. Along with this, disparities between and within regions, nations and provinces have also grown. As a consequence, stark and obvious manifestations of these disparities began to characterise the cities and their governance. There is also clear expansion of the number of urban dwellers living and working informally in many cities of the global south and these numbers are overtaking the formal city dwellers.

This case study seeks to explore some of the most crucial issues that urbanisation presents to nation-states as well as to development investors, locally, nationally and globally. How is the obvious and expanding disparity between people residing in the same city going to be addressed if it is not acknowledged in the first place? How can cities manage further expansion of urbanisation in the coming decades if past and present poverty, informality of habitat and livelihoods is not addressed presently by national, provincial and city governments? What approach will be explored to accommodate this reality and address its challenges? Who will be the stakeholders or significant actors in this urgently needed transition?

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[1] The author acknowledges the contributions of the leadership from SDI, NSDF and SPARC

The case study illustrates how communities of urban poor from developing countries produced solutions which worked for them as well as for others. In doing so, the case study presents a very short history and description of a social movement of the urban poor which began in India, networked initially in Asia and then moved to South Arica and to the rest of Africa. It describes the processes that created knowledge and strategies to help communities of the poor to transform themselves from beneficiaries and consumers of aid and assistance into actors who demonstrated possible ways for cities and governments and international agencies committed to development to explore solutions. These were designed and developed by the poor but were also very useful for promoting inclusive city wide development and ensuring just governance.

Emergence of Shack/Slum Dwellers International (SDI)

The National Slum Dwellers Federation (NSDF) was formed in 1975 to network slum dwellers attempting to stop evictions of their settlements in Mumbai, India. In 1984 the Society for Promotion of Area Resource Centre (SPARC) was formed and its work with the women residing on the pavements of Mumbai led to the formation of Mahila Milan (MM) a network of women's collectives. In 1986 these three originations formed an Alliance which is operationalised with SPARC with a legal institutional identity signing contracts, managing resources inflowing to assist the alliance, and NSDF and Mahila Milan explored systems to aggregate and federate communities, develop peer learning strategies and build confidence and capacity to create momentum in the poor becoming problem solvers rather than the source of problems for the city. This process breaks away from the more conventional strategy of external entities of professionals working with an informal settlement, or a project delivery process and or project that organises the residents to ensure delivery of the resources for objectives defined and developed by external entities. Within SDI this gave rise to a concept of the federation model. The slums and informal settlements facing challenges of exclusion get organised into federations.

"Movement Building" emphasises the most crucial part of the Alliance's work which is to build, deepen and expand organised communities who participate collectively to produce the voice of urban poor. Its aim is to develop the federation model, its various 'rituals' and knowledge creating and sharing mechanisms that remain the most foundational commitment without which nothing the Alliance does is possible. The Alliance constantly strives to strengthen the strategy by which the communities develop insights into developing solutions. It strives to publicise the insights and solutions to large numbers of slum dwellers, thus granting them accessibility. Its commitment to build a space and voice for women within the leadership of slum dwellers is directly connected to the practice of forming savings groups that women nurture within slum communities and network them with other such groups to form Mahila Milan.

> *Creating a voice for the informal inhabitants of the city requires the creation of institutions they can own, through which they can create new knowledge, leadership that explores new possible solutions and a confidence to negotiate with those who traditionally make decisions in the city. The federation of NSDF and MM demonstrates possibility which SDI has now demonstrated as being scalable, translatable and reproducible across the boundaries of nation-state.*

Embedded in this discussion is the issue of rights and entitlements and the manner in which the communities, through NSDF and Mahila Milan, have appropriated their right to seek a place and voice in cities. Their unique capacity to blend the needs and rights of the poor to produce strategies that both demand inclusion and demonstrate how they can co-produce these is at the centre of this section. The next section illustrates the various multiyear activities in housing, relocation of vulnerable households, sanitation, and other allied activities.

In this section the evolution of the transnational networking process and its evolution will be traced. It has three stages: 1988 - the creation of Asian Coalition for Housing Rights (ACHR); in 1992 - connecting with South Africa; 1996 - the formation of SDI.

In 1988, the Alliance met in Bangkok with other Asian activists and together they formed Asian Coalition for Housing Rights (ACHR). Asian cities were facing and continue to face challenges of eviction of the informal settlements, and in the absence of civil society organisations in each country working on these issues, networking across countries was a strategy to exchange ideas, produce solidarity and explore new possibilities. Initially ACHR was a network of professionals and NGO leaders, but with NSDF and MM involvement and encouragement for peer exchanges between communities, exchanges between the community leaders and NGOs many practices were learnt from each other and collectively issues which were discussed at the Asian level now had representation from Asian Coalition for Housing Rights (ACHR).

In many ways this Asia level engagement also helped local and national level leadership of civil society organisations (CSOs) and community based organisation (CBOs) to realise the huge influence that global knowledge and practice of private sector and international development agencies had on local development. The collective reflections among the Alliance members often demonstrated how descriptions of their own practices were often interpreted in ways the members found unacceptable but since they were never part of that discourse they could never challenge it. Similarly, when bilateral and multilateral agencies hired consultants, and local activists challenged their positions and design of projects, these challenges remained unequal almost as though the global knowledge overpowered local logic and protest. ACHR as a network provided both communities and professionals an opportunity to create voice at the Asian level which voiced these concerns, and since the discussions were both credible as they were practical more and more Asian level multilateral engagements began to seek the presence of ACHR in discussions.

In 1991-92 after Nelson Mandela was freed and the possibility of majority rule was anticipated, The Council of Churches in South Africa who had been supporting black townships across South Africa with advice from Father Jorge Anzorena[2] brought together

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[2] Father Anzorena is an Argentinian Jesuit priest with a Doctorate in Architecture and living in Japan. He is associated with an agency called SELAVIP. He advised Peter Templeton who ran programmes off welfare for the Church, to facilitate a meeting of the leadership of the townships with activists working on habitat across the world. This was critical so that local people would network with activists around the world and also get them to learn from their successes and failures. Miserioir a German catholic agency commissioned Peter Templeton and his organisation to develop this idea, and he asked Joel Bolnick (who had returned to South Africa along with many others who had fled the

leadership from 80 townships from all provinces in a workshop in Boodestrom, Johannesburg. The leadership were quite jubilant with the anticipation that with their own government now all their problems would be solved. Only Jockin, the founder leader of the Indian NSDF, challenged that view. He said that India was a democracy for over five decades at that time and yet the plight of the poor and the challenges they faced remained unattended. Democracy did not automatically ensure that all problems of the poor would be taken care of. This led to a huge debate and hostility as it was seen pessimistic in their moment of triumph. Yet finally they accepted his challenge. He said to them that majority rule removed the oppression they faced through apartheid and they would have the right to make demands on their state, but unless they were able to transform their political agitation capacity into a social movement seeking resources and equality for the poor, their situation would be like all the other poor communities in the global south

At the end of the workshop, all the members of ACHR (including the Indian delegation) invited Joel Bolnick to visit them to explore the different types of organisational forms and activisms taking place in various countries and choose whatever seemed appropriate to address the challenges the new South African nation would face vis-a-vis housing. Joel visited Philippines, Thailand, Malaysia and India and some countries in Africa and chose to explore the Indian federation Model. The first exchange of 5 township leaders and two professionals to India formed the basis of the India-South Africa learning exchange programme.

In 1991-92 the Indian Alliance of NSDF, Mahila Milan and SPARC began interaction with South African township residents and helped them form the South African Homeless People's Federation and People's Dialogue for Land and Shelter and through exchanges developed federations in all the provinces of South Africa. These federations also established dialogues with the newly formed majority government and participated in a wide range of activities. Before long several other slum organisations were formed in southern Africa seeing what these two people's organisations were doing. Since the engagement was between community federations from these countries, many Asian and African slum federations found they were at the centre of the learning process, designing possibilities, managing transnational relationships, and with agreements of the NGOs who had facilitated their processes, they became the primary agents of association rather than the NGOs.

ACHR in the meanwhile was working actively with the Indian Alliance to develop and strengthen federations of slum dwellers in Asia. In 1996, Slum/Shack Dwellers International (SDI) was formed by the federations from eight countries from Asia, Africa and Latin America. To date, federations from 33 countries are the members of SDI.
SDI has a Council comprising of federation leadership from matured federations. These are federations which are assessed by their peers to be stable, operate at scale across cities and demonstrate commitment to the collective principles of SDI. They elect a Board comprising of two NGO representatives from the NGOs aligned with the federations and 7-9 community leaders, half or more who are women. This process is assisted by its Secretariat in Cape Town, South Africa and facilitates an institutional interface between the social movements of the poor in these countries helping many to develop partnerships with NGOs

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country to avoid being arrested) to design and manage the event that would bring the township leaders and the housing activists together.

who work with them to undertake a wide range of activities which are often called SDI rituals. Initially SDI focused mainly on building federations, facilitating peer exchanges and facilitating horizontal capacity building.

Process transfers

The exchanges between communities began with building the imagination of the leadership about the solidarity that always assisted them when facing evictions. It was also a realisation that the greater the critical masses the more powerful the advocacy and this networking initially produced and helped build a federation. Most community leadership imageries were to work at their neighbourhood level, occasionally aligning with a political party, but also accepting that of rarely getting their demands even articulated let alone financed. NGOs and grant makers would choose to work with them coming and leaving at their own time taking up activities, projects and resources that were based on external priorities. The federation model, transformed this. Motivated leaders, women and men, began to visit each other and to develop networks. The more they met each other the more collective their voice began to be. This initial process began when NSDF was formed. Mahila Milan which was formed when SPARC began working with pavement dwellers also created solidarity but through networking of women's collectives, and assisting women explore their city, its resources and build confidence to demand these services. What was powerful was that when one group of women learnt to negotiate a service, be it of school admissions, getting a birth certificate they then helped other women's groups to get those services by accompanying them and demonstrating how to obtain access. Women helped each other set up savings groups, work with SPARC and NSDF to undertake surveys of their neighbourhoods, understand the politics of how land gets allocated and utilised in cities and develop confidence to "learn to learn". Being migrants and often illiterate, women and their communities began to shed "I didn't know and how could I know" to "I can find out ".

Between 1992 and 1995, several groups of South African came to India, and Indian delegations of NGOs and CBOs went to South Africa. The rituals mentioned later in the paper were shared, explored and adapted to the local situation. Unlike Indians, whose informality was obvious in abundance and entrepreneurial behaviour apparent on the streets of Indian cities, the South African found all these alien. Their lack of trust in each other, deep violence embedded in townships had to be addressed by the local leadership before surveys and savings could be started.

Exchanges which SDI refers to are a team of 5-8 leaders from one country visiting another country. SDI helped them get passports and the hosts would help get visas. With a modest grant paid for the exchange and the learning began from the moment they came to the time they left. Initially it was mainly the NGOs and the federations. Soon technical professionals who would be working with them on projects also came, and then municipal and government administrators also came to see the process. More recently provincial and cabinet ministers have also joined the exchanges.

Creating federations of the urban poor

NSDF and Mahila Milan are often referred to as the "SDI University". Community leaders from other Indian cities as well as from other countries would come for visits to experience and discuss the activities of community networks in Mumbai observe the transactions and dialogues and negotiations between the community networks, city officials and government departments. This clearly had a huge impact. More than any other aspect of what SDI does, it strives to move away from a single slum based organisation driven by external priorities and focused on easily solved issues while deep seated concerns remain unrecognised. It builds knowledge and practices that deepen and strengthen networks, those who learn become trainers. Knowledge got refined every time it circulated. Every time leaders shared what they did their articulation got sharper and their insights more reflective.

Surveys and enumerations

Counting, measuring and aggregating. A very powerful instrument of the SDI process is the poor collecting data about themselves. In almost every country where SDI is present, data about the poor is often inaccurate, outdated and never used to produce good developmental interventions. SDI facilitates three types of data collection. One which is of slums, marking them and developing a profile that helps the city and communities know all slums in the city; getting them increasingly accommodated in the city's planning and frameworks. Household data and individual data are collected to deepen and sharpen household and individual identities within neighbourhoods.

Professionals and government agencies nationally and globally discounted this process for a long time, until contested parallel data sets provided that data collected by the poor themselves was gathered more efficiently, updated more accurately and produced organisations that cities could dialogue for various issues. Today, SDI is in dialogue with the World Bank, UNHABITAT and others to incorporate this process in urban developmental projects.

Women's participation and savings groups in slums

Developmental interventions always valorise women's participation. Yet mainstreaming this rarely occurs and social movements always sequence this after their other priorities are addressed which means it does not happen. Unlike the micro credit movements where women savings groups serve mainly economic functions and become financial delivery mechanisms, within the Indian Alliance of NSDF, Mahila Milan and SPARC and SDI savings is a means and an end.

It is a means by which women pool very small amounts of money initially and lend to each other from crisis or immediate needs. To collect the money, account for it and create rules for lending, they begin their journey into financial management and trust building. *After all you don't give even a small change for safe keeping if you don't trust them.* Inversely creating accountability and transparency also occurs. Because the amounts are very small, this "humble" activity does not get appropriated by the traditional male leaders.

Although the concept of daily savings is a major part of the process, in every country more traditional forms of savings as well and the newly emerging rituals of micro credit have to be negotiated through. It is hard to accept that savings can be safe with a treasurer. It is harder to understand that governance as a practice requires everyone to be vigilant and that holding the treasurers accountable is part of the new learning. In almost every city daily savings gets challenged. Often its financial volumes get ridiculed, and it is only through exchanges and the transformed communities that gradually and rather grudgingly change to daily savings takes place.

Gradually as their process begins to mature, they begin to get external money to slowly expand their capacity to lend. A ritual called "daily savings" is at the heart of this process which is the "energy" that drives the federation process. Once a settlement agrees to federate, one in 15 to 20 households is invited to collect savings and record them. Within half an hour every day she visits each house to collect the money left from last days' expenses. While collecting savings she gets request for loans, she gets to know what is happening in the house.

When the collectors meet to pool the money and elect a treasurer, they also discuss what they came to know and gradually for the women's collective which addresses these issues whatever they are. Their leadership skills develop slowly and gradually and they begin to establish credibility in their neighbourhood. The federation process further networks these collectives as it networks slum leadership at city level and soon men and women work together to address their city issues. This savings and loans process in many instances moves on to provide a wider spectrum of loans, collectively take on developmental activities and women continue to manage the money. So communities get new skill sets and women mainstream participation also occurs.

Savings groups are also impacted by national economic environment. Federation in Zimbabwe had to face hyperinflation. Their amazing capacities to create assets from savings that could withstand this devaluation of the currency have produces many interesting dimensions for learning in the SDI processes.

SDI ensures that on every exchange regardless of whether it is local or transnational, women are the majority. As more and more women develop confidence they become role models for the next generation of leaders and the trend begins to demonstrate sustainability.

Precedent setting and partnerships for change

Precedent setting is an often mentioned phrase/ritual within SDI. It began when discussions about how to make something that worked for the poor but is not accepted by the city government as yet, got discussed. Federated communities have been and continue to be sceptical of policy advocacy which is not connection in parallel to practice. On the other hand thousands of poor people do things at work and at home that are "illegal" or "against the law" but which they need to do for their survival. Those are risks that they take to survive as they have no choice and they often pay the prices for it. Federations systematically identify practices which make complete sense to the poor but the city government does not accept it and they collectively present it … be it a practice, or a physical structure… and invite the

government officials and technical professionals to see it and see the "essence" in that. When that gets accepted in that context it gets promoted as a precedent so that the multiplication of the act produces its acceptability.

Developing voice and advocacy externally

SDI sees the issues of advocacy deeply wrapped within its ongoing pursuit of making cities inclusive and work for all. SDI leadership believe that designing solutions and alternatives is vital for social movements in the present millennium. These solutions and strategies are the physical manifestation of the demands the social movements of the poor make on themselves. Unless the poor become transformed themselves they cannot change what others perceive them to be. So if sanitation is a crisis of the urban poor, the urban poor have to focus on creating a strategy to highlight its value to them, seek a wide consensus about it themselves within their own organisations, and develop the confidence to start seeking involvement of the state and other actors in addressing this challenge.

It has always been a deep belief of the SDI and has been maintained as the centre piece of its advocacy process, that the advocacy that works best for the poor, even if it takes time, is to first work on poor people's priorities, examine what issues it raises, examine what the larger discussions amongst them consider as critical elements of the solution, try and assemble that alternative, then demonstrate through some actual demonstration what it would look like, keep tweaking it, refining it, while sharing it with others and allow leadership of informal communities, men and women to articulate it through dialogue and conversations with the outside world. In all activities its processes and practice SDI federated settlements are multi-tasking all the time. While the advocacy process is put into three phases below, in reality opportunity, occasions and optimism direct what happens and in reality everything is mixed up and always in motion.

Opportunity to explore, expand, extend what they do is a quality of survival strategy that SDI has used collectively in their processes. SPARC (as NGO) and its professionals would confess that on many occasions they would not have taken this option on, but without the push and pressure from NSDF (as community federation) the opportunity would not have been seized. Many times it works, other times it does not, but their motto is more the attempts more the hits!

Occasions are created to seize the opportunity. They serve to build confidence and capacity within the federations to make representations, and the topic itself provides the content. Developing the capacity to produce occasions leads to federation ability to be hosts. Hosting occasions provides potential to become "actors or stakeholders" in a particular city and draw attention of all other actors in that process, the formal city its administration, politicians and citizens that the organisations of the poor exist, they have an opinion, and it I s good for them as the poor and it is good for the city. The *Melas* (the exhibitions), which accompany precedent setting are all part of the show and tell of occasions.

Optimism is crucial to the federation building and advocacy for the cause of the poor in cities. Federations invoke the can do spirit that has helped the poor and vulnerable to create a life for themselves in the city despite all odds. Self-image that is positive and optimism that

they can be the change makers is crucial for social movements of the poor to transform their lives. NSDF has a motto in Hindi that says *"sabh sambhav hai" … "everything is possible"*.

Dealing with state and professionals the network sought to interact with

Unlike many in the NGO sector, SDI believed that the state had a responsibility to its poorest citizens, and even though the state was often the "oppressor" making demands, changing the nature of that relationship to one of engagement and ultimately partnership was critical. The Indian experiences were critical kick starters to this process. Firstly, inviting professionals and politicians always ended up attending large gatherings of the federated communities initially out of curiosity. They were intrigued by the level of organised management of the event, the clear and simple representation, the possible alternatives that the communities suggested were in stark contrast to the accusatory and confrontational responses they got elsewhere. Secondly, the federation leaders also invited the politicians and administrators and professionals to accompany them on learning exchanges to see how a similar problem was solved elsewhere through engagement and negotiation and how it was good for the city and good for the poor.

Joe Slovo was the first Housing Minister of South Africa. When the South African federation made a representation to him to meet them, he agreed. The nascent SDI invited people from India, Thailand, Brazil and other countries, and they presented to the minister "WHAT NOT TO DO". He not only committed to explore alternatives with them, he subsequently gave the federation 10 million Rand to kick start a community driven process for the housing programme he had initiated. Derek Hanekom was the minister of lands in the same cabinet. In a public meeting of the federation in Port Elizabeth, Jockin who was there at the exchange challenged the minister's rural focus for land repatriation, and urged the minister to be forward looking. That discussion ended with an invitation for the minister to come to India. In 1995 the minister and his senior bureaucrats came for a visit to India which NSDF and MM hosted. He visited federated slums, attended NSDF events met the Chief Minister of Maharahstra and the urban development minister of India, and left fully committed to work with the South Africa federation to address township and urban land issues. Subsequently these ministers have encouraged other African and Asian ministers to work with their federations.

Dr Lindiway Sisulu, when she became the housing minister in South Africa invited ministers of African countries to attend the national event of her ministry that was jointly organised with SDI and explored ways by which ministers could work with federations.

Administrators and professionals were subsequently given permission to accept invitations from SDI to participate in the exchanges and often jointly reported to the minister about these visits. They had to agree to stay and work side by side; they met their counterparts who helped them understand how their relationship with the host federations had developed and how it was being navigated. Relationships were strengthened and plans were often made during the visit and increased linkages and associations back home. However there were some instances when good friendships and collaboration got disrupted when politicians moved to other spaces as when administrators also moved. Professionals similarly participating in the exchanges found it useful to link to NGOs working with the federation

hosts. In all these relationships, the change in power relationship, the change in who produces new knowledge and creation of a peer and horizontal relationship away from the deeply hierarchical and vertical power relationship formed the most important change leading to better dialogue and engagements.

The strategy is to see what is possible. Who all are involved in making changes happen, and what preparation is needed by each of the non-state and state actors to make change work for city and the poor. Peer dialogues between Ministers, Mayors, Administrators and slum dwellers now occurred during the same visits.

The concepts, ideas and strategies once understood, would be adopted, adapted or it would morph into something else depending on the situation where it had to be transplanted. The principles and certain very basic guiding vision had to remain for that to be an SDI process. Women had to be at the centre of the process. Men and women would work together. The focus was to network as many as possible to produce a critical mass seeking similar solutions, and the poor had to be part of the process driving and managing it. The state had to be drawn into all aspects of the process, while no formula was strict about who did what, there is a deep seated belief that the poor have a right to the attention of the state and its contribution has to be demanded … where it came and how it came depend on the situation and context. But DO NO HARM was critical.

Outcomes

There may be questions about why we have devoted so much time and documentation sharing internal processes. Much of what SDI has achieved here and in other instances emerges from the power of what communities demonstrate what they can do.

CLIFF set by DFID and SIDA

How it all started: CLIFF stands for Community Led Infrastructure Financing Facility. This facility was created out of the association of the Indian alliance as part of SDI working with Homeless International a UK based charity. It was set up in 2000, with 10 million GBP and DFID continues to invest in it as we speak.[3]

The Indian Alliance of NSDF, Mahila Milan and SPARC has been associated with Homeless International (HI) since its inception and this UK based organisation has been a partner of many of its processes including validating the exchange process and creating the basis of the exchanges between India and South Africa that led to SDI. The Director of HI in the 1990s Ruth Macleod convinced DFID to fund a study that examined the financing gap in community driven construction project. At that time, DFID and many other bilateral agencies had given money to banks to encourage them to work with emerging social organisations. Yet, paradoxically those banks that had the money did not find bankable projects, and those social movements which had projects emerging from the activism were not given finances to initiate their projects.

Visit http://www.homeless-international.org/ and www.nirman.org for more about CLIFF

In the beginning: The Indian Alliance of NSDF, Mahila Milan and SPARC was the case study which demonstrates a rage of projects emerging from the work of the federations which were unable to find bank finances. "Bridging the Finance Gap" is a study done by HI and SDI ultimately led to DFID creating CLIFF. It was a fund initially with 10 million GBP which were made available to the Indian Alliance of NSDF, Mahila Milan and SPARC and to two other SDI affiliates in the Philippines and Kenya.

Sida (Swedish) whose Indian embassy was working with the Indian Alliance of NSDF, Mahila Milan and SPARC on the behest of SPARC put its 2 million GBP into CLIFF rather than give it directly to SPARC as this was a more strategic process and CLIFF was born. Today in the third phase of CLIFF over 15 organisations in Asia and Africa are exploring ways to produce habitat and infrastructure for the urban poor.

The programme has some unique features, which are: it creates a process where the CBOs and the NGOs that work with them becomes trustee to the funds they get as implementing partners. Those who fund, those who manage and those who execute develop a learning alliance to develop skills, capacities and manage money. While the process seeks to work with the poorest and their habitat needs, its first priority is to develop strategies and produce projects that work for them can move up the scale ladder and through that become sustainable.

As things stand today. Having started in 2000, the programme will presently continue till 20019-20. It has about 18 implementing partners and retains its exploratory and learning function, it encourages its partners to deal with municipalities, financial institutions to leverage more funds and will produce a wide spectrum of projects that will improve habitat for the poor, as well as develop financing instruments for them (See website of SSNS, Homeless International).

UPFI: set by SDI and Donors

How it all started: UPFI is the Urban Poor Fund International. All CBOs have to demonstrate to their members a way after being organised how to initiate activities that can serve the needs of its members. Communities of the poor are in need to so many entitlements that they are denied. Exploring possibilities, setting up precedents and learning to produce outcomes that work for them led to the exploration of precedents.

Before UPFI, SDI which funded exchange between organisations, found members requesting for funds to test the possibility of designing and executing what they had seen in exchanges and testing that precedent in their own context. Those SDI affiliates who were part of CLIFF clearly demonstrated that there was a space prior to being able to absorb external funds, and negotiations with the city and state on a wide range of activities that needed to be done. UPFI was the formalisation of an instrument within SDI to explore that space.

In the beginning: While CLIFF selected organisations which had reached a certain threshold, SDI affiliates of federated informal settlements needed to explore taking on construction in the first place. In many ways within SDI UPFI serves to help organisations take the first leap into translating habitat and amenities aspirations and explore actually

building it. UPFI created instruments and practices that encouraged community savings to be pooled where possible to initiate lending and to demonstrate that to engage the city to make a contribution to that pool so smaller projects within informal dwellings could be financed. It led to a partnership where possible with the city.

SDI created a mechanism which would allow its grant makers (bilateral and foundations) to pool money separately into this, Bill and Melinda Gates Foundation, Norway and Sweden, Miserior from Germany, Ford Foundation and Rockefeller foundation all made contributions. Mary Robinson and Archbishop Tutu were the Fund's Patrons, and Housing Ministers from South Africa, India, Brazil, Sri Lanka, Uganda, Norway, and Sweden became Board of Governors. Since SDI has relationship with housing ministers from north and south other ministers also attended on invitation. In this unique platform, federation leaders report their activities, both to demonstrate their capacities and abilities but also to share the impediments that come in the way, some possibilities of how the ministries or urban development and housing can work in partnership with slum dwellers and their organisations.

As things stand today: The UPFI operates under the supervision of the Board of SDI and it reports to the Board of Governors once a year, and SDI gets invited to various countries which host these meetings.

Land Services and Citizenship Programme of Cities Alliance (LSC)

How it all started: The SDI process was clearly working but had yet to be adopted by the national governments or by international development financing agencies. SDI, NGO and federation leaders have demonstrated these processes to the World Bank, UN Agencies and Cities Alliance as well as to governments and grant makers. The city wide framework was to develop a central partnership between slum networks and the municipality and to develop data base on slums, develop development priorities and investment plans together so that development presently and in the future is available to all.

Cities Alliance set up by the World Bank and UNHABITAT after Habitat II to develop innovation and new strategies to address the challenges of slums. Many OECD countries and some southern countries such as Brazil, South Africa, Nigeria, Philippines and other UN agencies became members, and initially SDI was advising policy and more recently became a member of Cities Alliance.

Together with the secretariat of Cities Alliance SDI designed the LSC (Land Services and Citizenship Programme) that was funded by the Bill and Melinda Gates Foundation, in which the kind of partnership envisaged by SDI and cities supported by the national government was planned to five countries.

In the beginning: Uganda in which SDI had made investments at various levels was recommended by SDI to Cities Alliance for working in Africa. Five medium size cities were selected and SDI affiliates in Uganda, the federation and its NGO were involved with all five cities and their municipalities, carried out slum surveys and began discussions on development investment.

It was also the time the national government of Uganda was negotiating for an infrastructure loan and since the World Bank was also a member of Cities Alliance was drawn into the possibility that this process should be seen as a preparatory period to build city and slum dwellers partnership to develop the more formal infrastructure plans. Later the plan to work in 5 cities was extended to 24 cities and now the negotiation for SDI to facilitate the process in all these cities is also being negotiated.

As things stand today: Cities Alliance and its present medium term plan is now structured around SDI style city wide slum and city partnership, where cities and communities build capacity through exchanges to and from the cities while undertaking a range of activities that produce data, slum dwellers organisation, their growing association with cities and also encouraging other bilateral and multilateral agencies to align their investments with this process.

Since the United Cities and Local Government (UCLG) is also a member of Cities Alliance like SDI, the global alliance of these two organisations is seen critical by the Cities Alliance. Now the LSC programme is being developed in Ghana, Burkina Faso, and negotiations are on in Mozambique and Ethiopia.

Challenges imposed on SDI

In today's urban millennium, globalisation has produced many good and bad outcomes. Capital circulation, its unequal access and its lack of national accountability are exponentially exacerbating the distance between the rich and the poor, and this is producing an expansion what was a geographical global south to invade many northern countries as many of their populations are experiencing poverty of a kind that they had never seen before. Aid and trade produce deep inequality that gets reflected in urban areas in ways that local and national political processes cannot stop, and produce strange alignments of local elite with these forces. So, land for instance in cities of Africa, Asia and Latin American is purchased for speculation by global investors through shadow organisations without any accountability to local situation.

The overarching crisis of climate looms over the whole planet yet those most vulnerable are the poor for whom existing situations cannot produce and social justice, so seeking that for climate change linked conditions seems unlikely in normal circumstances. New technology, new investment opportunities, new funding streams remain as exclusive and inaccessible as earlier resources to the urban poor. The rhetoric of "all in the name of the poor" rings a familiar sound at an age and time when global discussions about sustainability and future planning post 2015 are being negotiated.

Development strategies and resources are increasingly designed and managed by global institutions without much involvement of constituencies whose lives are affected by these processes. National and international elite be they multilateral, bilateral, private sector or foundations do not see value in creating constituencies that represent the interests of those who are vulnerable. Social movements are feared and dismissed just like the trade unions and organised labour. When in fact the growing population of voiceless is increasing and its

demography is changing, the need to accommodate these emerging social movements and include then in the development is urgent.

It is in these circumstances that organisations like SDI emerge and hope to survive. The high demands and expectation from within its organizational process and its external accountability expectations while it evolves produces the pressures. In discussions with similar social movements of waste pickers home based workers and vendors, it is evident that the world of informality remains in the shadow of the formal city. It is much maligned, even though it subsidises the city its formal resident's lifestyle and formal business productions. Informal residents find their assets constantly depleted through evictions of informal neighbourhoods, and confiscation of vending goods and lack of protection from issues of climate episodes, and other challenges that besiege cities that do not accept or acknowledge they cannot include the informal and urban poor in their planning and resource allocations.

All forms of civil society organisations of the poor and NGOS find their space and legitimacy being challenged. Regulatory frameworks, taxation laws, political harassments all produce a state of siege for the organisations seeking to help find voice and entitlements to the vulnerable. When such institutions get attached by their own state institutions, the possibility for international intergovernmental agencies to work with them is gets diminished.

Today there are more urban poor in middle income countries in volume than all the low income countries, this aberration of income distribution is further distorted with state resources never reaching those it is meant for, and of course resources to organise those constituencies can hardly come from the very state that diverts that money.

Organizations like SDI which are transnational in nature help the poor from middle income and poor countries explore organisational forms that can withstand these local and national pressures. In middle income countries external assistance helps leverage the state resources to reach the poor, while in low income countries it ensures that aid reached the poor. Often in all these countries, the processes and activities that can assist the inclusion of the poor in urban contexts do not exist. SDI finds it often had to explore new ways for municipalities' national governments and the poor to develop strategies to demonstrate possible innovative ways to deliver services, and to organise communities while this happens.

The good news is that examples like the ones mentioned in this paper have occurred due to these unusual partnerships, alliances and strategies. But for the few that exist many more need to occur. The real challenge is that urbanisation will produce informality and changing urban situation for the next 50 years as populations in Asia and Africa stabilise as they have in Latin America. The challenge for development interventionists global and local is should the poor pay the price for their vulnerability for those five decades or can development interventions produce a response as part of the 2015 agendas to prepare cities and their informal residents to start explore new modalities to absorb this changing demography in volume and age to collectively manage this huge transition in times of uncertainty and changing climatic challenges.

Principles in practice: Busan and emerging SSC

The case study on SDI illustrates a number of lessons which find resonance to some of the principles of South-South Cooperation as articulated in Busan document.

Ownership: SDI as a transnational network and its processes have been innovated, created expanded, and owned by the communities of urban poor. The intermediary NGOs and professionals have extended their support only on the demands from the community leadership. The ability of the community leadership to engage with international development organisations and leveraging their resources without compromising or step jumping the community building processes clearly demonstrate how the rituals of savings, women leadership building, precedent setting and horizontal exchanges, etc. are deeply embedded in the communities. The SDI leadership, though guided and mentored the new communities aspiring to be federated, but never imposed any artificial development model on the communities. The foundational processes have been slow but they contributed to building stronger communities capable of dealing with all adversaries.

Mutual transparency and accountability: The governance structures and processes of SDI have been representative of the communities of urban poor. The decision making and financial transactions with various national federations have been totally transparent. The Secretariat which manages the resources is more like a custodian of communities' resources as opposed to owner. On one hand, the Secretariat fulfils all the contractual obligations with the donors on the other hand it facilitates the learning between and within the communities. The federation when raise money through savings every penny is accounted for by the community leadership. The decision making within the primary groups with regard to which member gets the loan and for what purpose is totally transparent to the entire group. The members who receive loans also remain accountable to the rest of the group for repaying it in time.

Mutual learning with flexibility: Mutual learning is at the heart of what SDI does. The process which germinated in India through the Alliance of NSDF, Mahila Milan and SPARC as a result of horizontal learning between communities of urban poor in various Indian cities gradually learned by the urban poor communities in 33 other countries in Asia, Africa and Latin America through the same process of horizontal learning and exchanges. One of the interesting aspects of this learning is adaptation to the context. All the rituals, though may look much standardised, however, each practice is adapted in different contexts. For example, in South Africa where 'excessive rights consciousness' and 'state led development' paradigm had provided challenges to federation leadership to convince the community about 'daily savings'. But ultimately they succeeded by providing evidences that without community's own initiative state will not deliver on its own. A hyper-inflation situation and devaluation of currency in Zimbabwe led community to innovate saving in kinds rather than in cash.

Multi-stakeholder engagement: SDI though initiated by the communities of urban poor, of practical necessity, had to engage with a variety of stakeholders locally, nationally and internationally. As demonstrated through examples in this case study that SDI has successfully mobilised the local governments, national ministries, international donors and

networks in instilling confidence that the organisations and urban poor with favourable support can produce lasting solutions to lopsided urbanisation which perpetuates injustice and deep divide between rich and poor in the cities. The financial instruments like CLIFF and UPFI innovated and created by SDI with the support from many bilateral and multilateral donors and global foundations have multi-stakeholder governing mechanisms. These are examples how multi-stakeholder engagement facilitated by strong civil society organisation can produce community driven housing solutions.

Where to next?

For SDI, it is self-evident that the practices of how national and international developmental projects get designed and executed do not facilitate the creating and development of all inclusive involvement of the poor. The final solutions are yet to come through, but SDI does believe that the strategies that create national organisations of the poor that seek to engage the city and state, which learn from each other and encourage cities and their leaders to engage others from the south and produce both outputs and outcomes that seek to breech the present boundaries of formalisation and exclusion is the way forward. Participation processes and strategies have to be explored, risks have to be taken and new forms of engagement dialogue and investment have to be explored through new alliances north and south for the global south to get integrated into the development process.

Role of Civil Society in South-South Cooperation

This case study report was produced as part of a project highlighting how civil society organisations (CSOs) contribute to the roles middle income countries play not just as recipients of aid, but also as innovators and providers of development cooperation. The project drew on a review of available literature, evidence from BRICS countries and Mexico collected by the IDS Rising Powers in International Development programme, and four case studies. These case studies, undertaken by number of partners and organisations including Articulação SUL, PRIA and Shack/Slum Dwellers International, illustrate the role of civil society organisations cooperating across a range of contexts. These include fragile and post-disaster situations, as well as cooperation between middle and low income countries. The case studies examine CSOs' international roles in providing services, promoting social accountability, supporting post-disaster reconstruction and sharing rural and urban development knowledge that derives from their own domestic experiences.

Acknowledgements

Other case studies in the series

1 **From post-disaster solidarity to long-term development:**
The Haiti-Mexico Joint Committee of Civil Society for the reconstruction of Haiti
Hernán F. Gómez Bruera

3 **Learning Social Accountability Together:**
Civil Society Facilitated South-South Cooperation in India, Bangladesh and Cambodia
Kaustuv K. Bandyopadhyay / PRIA

4 **Supporting 'Autonomy and Resistance':**
The Brazil-Mozambique-South Africa native seed bank project
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