**Squatting on the global highway**

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I. INTRODUCTION
"*We learnt the experience of Mahila Milan, and we were impressed. But still we did not believe it would work. It started to catch on gradually, until today people question me when they do not see me every day. I learnt from my neighbour about the savings system. I am shy, and can't talk to people easily, but I know my neighbour, and I decided to give it a try. I did not always want to come to the meetings because I felt uncomfortable, but they would come and ask me to join them anyway. They said: you will learn and become less shy over time. At the meetings I was forced to speak by the others. At first I thought they were against me, but it worked: here I am! I live in my own house, and I come to India now to share my experiences.*" Xoliswa Tiso, South Africa

Poor people, especially poor women, are sceptical about the solutions presented to them by professional experts but they are unable to respond in kind. Despite the priority given to participation and empowerment by development agencies, there have been few opportunities for the poor themselves to develop alternatives and present them to their neighbours. In recent years, much has been done to try to ensure the effective participation of poor people but, within most participatory methodologies and participatory programmes, the teaching (and therefore a critical part of the learning and synthesising processes) remains in the hands of professionals.

For the last ten years, NGOs in Asia and South Africa have supported community to community exchanges in order to transform development options, enabling poor people to plan, control and negotiate their own development strategies. As the process has evolved, international exchanges between the urban poor have spread, offering a practical illustration of both the workings and significance of global civil society. From those exchanges has emerged a people's movement, linking 11 member federations in Asians and African countries to each other. The links between this movement lie not in formal constitutions or in email circulars, rather they lie in one group of visitors sharing their stories around a fire in someone's shack or mapping a settlement with the local residents. Their activities are not concerned with international lobbying, petitions, treaties and monitoring the World Bank, although their activities are global in scope. At the heart of this movement is a network of people-to-people exchanges. The squatters in one settlement share their hopes and frustrations, their successes and their problems with others; in so doing, they understand and analyse their situations, gain new insights and strategies, mobilise other residents and secure the confidence and support they need to move forward.

The movement started in Mumbai 13 years ago. Groups of pavement dwellers, mainly women, began to develop strategies to address their needs and share them with their neighbours. Through this sharing, the capacity to teach, disseminate new ideas, explore current events and analyse settlement and city development options has been encouraged in residents of low-income settlements. The methodology has enabled opportunities for growth and development to be controlled by the poor themselves.

The women pavement dwellers in India formed a network of women's savings collectives, Mahila Milan, and linked up to an existing network of grassroots organizations, the National Slum Dwellers Federation. The federating process provided an institution through which their activities could be supported and exchanges can be planned and co-ordinated. Federations have now become the institutions that mobilise residents, strategize about development options and link internationally.

As the women of India visited more countries and talked about their approach and their work, the numbers of savings collectives grew, as did national Federations. In 1996, these Federations agreed to formalise their international links with formation of Shack or Slum Dwellers International (SDI). This paper describes the approach of the member organizations of SDI and its significance for people-centred development.

Section II below summarises the urban context in which these organizations have emerged and the scale and nature of the development challenge they face. Section III then describes the emergence of Mahila Milan and how the need for new models of urban development led to a search for ways to enhance community learning and hence exchanges. Section IV identifies and discusses the ways in which the

network can support its members through international exchanges.  It demonstrates the ways in which a capacity to act globally makes a difference to the struggles faced by individual settlements and to the capacity of national Federations.  A concluding section considers some of the wider implications of the work of Shack/Slum Dwellers International for people-centred development.

II.  URBAN DEVELOPMENT AND URBAN POVERTY

Urbanisation continues to rise and, by 2025, it is anticipated that most of the people living in the South will be living in towns and cities (UN 1996).  At present, an estimated 600 million people presently living in urban areas are either homeless or living in inadequate unsafe homes which lack basic services and infrastructure (WHO 1992).  As argued by Satterthwaite (1997, 9), between one third to one half of urban citizens in the South may have incomes too low to meet basic needs.  Whilst it is difficult to generalise about the experience of poverty, the poor in urban areas are more likely that those in rural areas to earn money and may have more income-earning opportunities but they are also many more items that they have to purchase in order to secure a livelihood (Satterthwaite 1997, 10-11).   They may have costs directly related to employment (transport, payment for a small informal trading space, purchase or raw materials) or to livelihood (housing, water, health care).  Hence, whilst the absolute numbers of the urban poor may be difficult to estimate, it is evident that the scale of urban poverty is already large and the absolute numbers of the urban poor will continue to grow.   Urban poverty is already a major global challenge and will continue to be so.

Looking at the broader context, urban governance is becoming ever more complex.  Decentralisation has placed new roles and responsibilities on local authorities, often without the necessary competence or resources (McCarney 1996).  Plans rarely accept or acknowledge the need for low-income communities to enter a new kind of dialogue with professional groups (many of who dislike the urban poor as much as the city officials), and the city and national governments.   More and more is being spent on making cites attractive for inward investment and foreign capita with little acknowledgement being given to the role of the poor in providing labour to the informal and formal business sector.

Whilst low-income settlements around the world are very different, there are some general characteristics.  Most housing stock in cities is provided illegally by the poor themselves.  While there is a vibrant and efficient sharing of housing strategies among the poor, there is a ceiling beyond which self-help initiatives cannot grow.  For example, pavement dwellers in Mumbai know how to stake claim on a piece of pavement and to build a house out of nothing.  But, as long as the city seeks to demolish these homes, they are forced to use temporary materials.  Their annual repair bill from the monsoon rains is almost equal to the annual repayment for a 20 year loan on a dwelling several times bigger, but, at the end of it, they have only a pavement shack vulnerable to instant demolition. Many settlements been built illegally by squatters and have never received services from government.  Too often, local government either ignores or is hostile to poor urban communities and their needs.  When government does offer housing and services, they are often too costly for the urban poor or not appropriate for their needs.  Residents find water, manage waste and become the urban planners of squatter areas.

To address urban poverty, there is a need to reduce the cost of access to housing and basic services and increase incomes through the development of low-cost and efficient services.  As importantly, there is a need to reconstitute civil society. Many development agencies now recognise the importance of citizen involvement in development interventions.  In urban areas, governments have been urged to change their approach to the development of informal areas in favour of "enablement strategies" which offer better support to local initiatives.   To ensure local "ownership", development agencies have sought to both improve consultation and, in some cases, offer local residents joint programme management (see Nelson and Wright (1997, 2-6) for a discussion of policy positions of the World Bank, United Nations Economic Commission for Africa, GTZ and DFID).   But rarely have these programmes and policies resulted in the transformation of local organizations and the empowerment of the poor.  One of the reasons is that whilst most low-income settlements have some form of community or grassroots organization, this rarely includes all the citizens in the area and women and the poorest members are often under-represented.  All too often, such organizations service the interests of the more dominant individual within the settlement (see, for example, Schefer-Hughes 1992).

In the absence of competent authorities, it is the poor who develop and build the cities of today and of the twenty-first century (United Nations 1996).  The capacities, experiences and activities of the poor themselves point the way to an alternative form of urban development that is characterised by self-organized communities.  Critical to any large-scale realisation of this alternative form is the involvement and commitment of the urban poor themselves.  As important is an increase in the capacity of grassroots organizations to represent themselves to the powerful professional agencies who control state resources

and who set official policies.  Equally important is that they both represent and are accountable to the needs of local residents.  Understanding how these changes can be achieved is critical to ensuring that the cities of the future address the needs of their poorest citizens.  This paper describes how the approach of one organization has spread to include organizations in XX countries involving over XX households who now work together in a global movement to support the people's driven development of low-income settlements.

III.  LEARNING BY DOING

a.  A Strategy for Changing Policy and Practice

SPARC is an Indian NGO that started work in E ward in the Byculla area in Mumbai in 1984.  From the beginning, their focus was the most vulnerable in the city, women pavement dwellers.  Two years after starting work, SPARC entered into a partnership with the National Slum Dwellers' Federation, a national organisation of leaders of informal settlements around India.  Community leaders who were disillusioned with welfare-oriented interventions of professional agencies set up the Federation in 1974. They decided to act independently to secure land tenure and basic amenities.  The Federation had previously worked with several NGOs but had always found that the NGO sought to control the development process.  After observing the manner with which SPARC engaged communities of pavement dwellers in E ward, the Federation began to explore an alliance. The NSDF/SPARC alliance has, from the beginning, combined the strength of both organizations to support the poor to better address their needs.  SPARC provide the interface with formal development authorities and the Federation mobilises communities at the grassroots; both agencies support the development of new options.

SPARC had long recognised that women have to play a central role in the survival strategies of the urban poor.  Women are the main community managers, creating systems to deal with water and sanitation and delaying the frequent demolition of houses.  The informal networks of women that first worked with SPARC began to consolidate around savings and loan activities.  Gradually, this network began to consolidate into Mahila Milan (Women Together), a network of women's collectives who manage women's savings and loan groups.  Mahila Milan emerged as the third partner of the alliance together with SPARC and the National Slum Dwellers Federation.

From the beginning, the alliance was conscious of the need to work at scale, and therefore to work with government.  The tradition of policy advocacy among many Southern NGOs is to consult communities and write up an alternative policy that they campaign to have accepted by the city or state.  Often the policies are good and much needed, but most communities have neither training, nor exposure nor capacity to take advantage of such processes and hence many pro-poor reforms remain unused.  Hence there are many ideal policies and programmes, but few make any positive impact on the poor and even fewer which have a positive impact at a large scale.

SPARC and its partners decided to follow another route, that of precedent setting.  Precedent setting starts by recognising that taking changes in policies to changes in practice requires local community to mobilise for policy change and to take up the changes.  The alliance believes that the existing strategies used by the poor are the most effective starting point for improvements, although they may need to be modified.  Hence the alliance supports the refinement of these strategies (through exchanges), and then their demonstration to city officials as precedent interventions.  Because they emerge from the existing practices of the poor, they make sense to other grassroots organizations, are widely supported and can easily be scaled up.

SPARC describe it thus:
"*By 'precedent', we mean a pilot activity (or project) which offers a simple and effective solution to a problem that has to be faced by both the city and the people.  Let's start with what low-income communities do illegally.  Now these practices, with adaptation, formed the basis for testing of an intervention that improves on the status quo.  As these "precedents" are put into practice, they show senior policy makers and administrators that it is possible to do something else.  Now these precedents are accompanied by mass demonstrations of support, and this further demonstrates the scale at which change can occur. Large-scale changes are only possible if the solutions are rooted in the logic of the people.*"

But how can precedent setting be put in place?  Community exchanges for local learning and for mobilisation emerged to play a critical role in this process.  Community exchanges support three distinct activities, all of which are needed to support a process of policy change by precedent setting.  Firstly there is a need for innovation and the refinement of development options that make sense to the community. Community exchanges (local, national and international) help to broader options and test emerging solutions.  This role is further discussed in the following sub-section.  Secondly, there is a need to attract state officials and politicians to observe the preferred option; and then to negotiate with these officials and

politicians for support as a precedent and for the required changes to enable scaling up. Exchanges can help to attract such city, province or national leaders. Visiting community leaders can also help to change the nature of the negotiations that follow in favour of the urban poor. International exchanges can be particularly effective here, and the significance of such exchanges is elaborated in section four. Third, exchanges spread the precedent across neighbourhoods. As communities share the experience of the innovation, so more communities seek to replicate it. Hence changes in laws, statutes or simply state practices are demanded from the bottom-up at scale. If and when the change happens there is immediate and widespread pressure for implementation.

Securing changes in policy and practice through precedent setting requires the development of alternatives that are supported by grassroots organizations. Once the need for policy change has been demonstrated by precedent, so lobbying of state institutions and local implementation seeks to ensure that the required policy changes are introduced. Exchanges ensure that there is a demand for the new policies to be taken up and put into practice. Underpinning this process is the need for community learning and knowledge creation.

b. Community learning

Precedent setting is a strategy for influencing policy.  In SPARC's case it is a strategy that is embedded within a deeper value system. The alliance believes that there can be no social change that is to the benefit of low-income communities if the poor are not participated in designing, managing and realising that process of change. Changes are likely to be based on existing practices – no-one knows how to survive poverty as well as the poor. But are also likely to involve a refinement of those practices. That requires professional involvement but most importantly it requires community reflection, analysis and learning. To address this need for knowledge creation, Mahila Milan and the Federation began to use different approaches to engage local savings groups and other residents in grassroots learning. Community to community exchanges emerged as the tool to use, because such exchanges encouraged reflection and analysis, built confidence amongst the poor and mobilized large numbers of people to participate in their own development.

SPARC describes their community exchange programme and its significance thus:
"*The exchange process builds upon the logic of 'doing is knowing'. Exchanges lead to good sharing of experience and therefore a new set of people learning new skills.... Exchanges between communities have been continually developed because they serve many ends. They draw large numbers of people into a process of change and help to enable the poor to reach out and federate, thereby developing a collective vision. In addition, they help to create personalised and strong bonds between communities who share common problems, both presenting them with a wide range of options to choose from and negotiate for, and ensuring them they are not alone in their struggles.*"

Where professionals are the agents of change, the locus of learning is taken away from the community, or is never invested within it. As a result, three problems arise. Communities are unable to advance their own strategies and approaches to address their own problems.  The solutions to urban poverty are driven by the understanding of professionals and, consequently, are often too expensive and inappropriate to the needs of poor people. And the ability to create genuine federations and networks of poor urban communities that can have a voice in city affairs is denied, along with the empowerment and solidarity that this can build.

When communities share their experiences, they learn from one another and they are involved in implementing the changes that emerge through the exchange process. All three problems are addressed. Local communities own the refinement of development interventions that are low-cost and appropriate. As they share their experiences, they are drawn together to work in Federations to ensure they have a political presence within the city and the country. Slowly, local exchanges spread to national exchanges and then to international exchanges. This methodology has now been adopted by a number of other groups and the informal links have consolidated into an international network of grassroots organizations.

The organisation of exchange varies between country and according to need, however the process can be briefly described in a generalised summary. Most exchanges are either exploratory or with a specific focus. In exploratory exchanges, one community shares their stories with another. The exchange gives an opportunity for both community to look at their needs and how they might better be met. It is the intention that such exchanges are completely open-ended. Exchanges with a focus involve communities coming together around a specific need, such as sharing of skills (for example, building or land identification), resolution of internal conflicts and problems in one community, support in public event or activity. The

visiting community is selected because of what it can bring to the issues currently facing the host community. In both cases a group from one community visits another for several days, sharing the lives of their hosts and exploring issues at their own pace. Regional and national leaders play a lead role in identifying which community should visit the other, NGO support organises transport, reimburses basic costs and helps to draw out lessons to improve this process.

c. The growth of international exchanges

Until 1988, all exchanges took place within India. In 1988, SPARC became one of the founder NGOs of the Asian Coalition for Housing Rights (ACHR), a regional grouping of professional agencies (particularly NGOs) working with the urban poor. Through the Coalition they began to share the methodology of exchanges with other NGO and community based organizations in Asia. The Coalition was established in 1988 to support poverty reduction in urban areas. Its early activities included more traditional advocacy and lobbying for policy change. For example, lobbying to prevent evictions related to the Olympic Games in Seoul, Korea. Other work has included international support for national policy changes – for example, supporting member organizations' activities in support of housing rights. More recently, greater emphasis has been given to learning and the exchange of ideas and people between member organizations to strengthen local capacity. These activities have concentrated on practically based learning through visits and exchanges between members (who participate together with the community organizations and local government agencies with which they are working.)

In the early 1990s, SPARC began a regular programme of exchanges with communities working with the People's Dialogue on Land and Shelter, a South African NGO. The People's Dialogue was set up in 1991 to support networking between the squatter communities and others living in the informal settlements. In 1994, the community based savings schemes that emerged from the exchanges with India came together to form the South African Homeless People's Federation. The South African Federation of Homeless People has since initiated an extensive range of exchanges within South Africa and between South Africa and other countries in Africa.

Savings and loan activities emerge from the learning and sharing of ideas. Savings and loans are critical to bringing women in the community together into strong local organizations that are able to meet their own needs. The following section describes how international networking through Shack/Slum Dwellers International adds to the work of the savings schemes.

The discussion above has summarised the best of what exchanges can offer. Of course there are also many different problems associated with exchanges, some more serious that others. One of the more serious problems is that the visiting community may take on the role of experts, telling the host community the answer that they should follow, rather than supporting them to find it out themselves. This can be particularly problematic in a situation in which innovation is needed and the existing solutions are simply not good enough.

However, a positive aspect of an exchange process is that the visitors go away. This creates a kind of "self-righting" mechanism. What is valuable remains, what is unnecessary falls away. Community leaders can refer to the new ideas that are helpful to them in addressing the problems, other ideas are not mentioned. In most cases this resolves problems that are caused by the exchange and still leaves an inspiration and support for the host community. It is in addressing problems with exchanges that the importance of the federation or network structure emerges. Problems do not matter so much if the experiences are embedded within a reflective process. In this way, those who are seeking to support the community hold knowledge about how best to use the methodology.

As the effectiveness of this way of working became more broadly realised, community exchanges spread. By 1999, community to community exchanges had resulted in the growth of an international movement. The movement was formalised into the Shack/Slum Dwellers International in 1996.

All member organisations share a similar approach to development with three primary characteristics:
- Local residents are organised into local community groups based around savings and loans. Savings attract a high proportion of women members.
- Savings group members' initiate community driven interventions with community to community exchanges being used for reflection and analysis, mobilisation, skill development, capacity building and mutual support.
- Savings groups are consolidated in national Federations for squatters and the homeless.

Box 1 outlines the growth of this international movement.

| 1988: | Asian women's gathering in Bombay hosted by SPARC |
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| 1988-90: | Bombay to Bogota exchange (SPARC and Fede Vivienda) |
| 1989: | The Asian People's Dialogue in Seoul - ACHR, Korea |
| 1991: | SPARC (India): People's Dialogue (South Africa) exchange process started |
| 1991: | South African Homeless People's Federation  (South Africa) link to Namibia Housing Action  Group (NHAG) |
| 1993: | ACHR: Training and Advisory Programme |
| 1993: | SPARC/NSDF/Mahila Milan/ACHR exploration in Cambodia.  Formation of Squatter Urban Poor Forum in Phomh Penh (SUPF) |
| 1995: | South African Homeless People's Federation link to Zimbabwe. |
| 1996: | South African Homeless People's Federation links to Kenya initiated.  Inception of SDI. |
| 1997: | Philippines joins the exchange process |
| 1998: | Consolidation of activities in Zimbabwe leading to the formation of the Zimbabwean Homeless People's Federation, links between Namibia and Kenya and Zimbabwe established. |

## IV.  FROM LOCAL TO GLOBAL

The major focus of the Shack or Slum Dwellers International is the strengthening of members' activities. Invariably this has a local focus.  There is no conscious decision that this should be the level at which the international federation is operating.  Rather the focus emerges from an eagerness to ensure that activities support the ongoing struggles of members to secure land and infrastructure, develop housing and obtain state finance.  As a result this global process is a movement of solidarity and mutual understanding between the urban poor.  It is not a global process that focuses on international policies and practices, but rather it is global in outreach, strengthening groups' capacity to deal with what is oppressive and exploitative within their local environment.

International community exchanges are the primary mechanism that draws together the national federations of autonomous savings groups into an international movement.  The participants in international exchanges are generally the national leadership or experienced community leaders with something special to offer. The style of learning and teaching is similar to a local exchange, groups from one settlement travel to another settlement and share the lives of the people there.  But being international the processes require greater patience as translations are needed.  The full value of the international exchange process may take longer to emerge as community leaders need to understand each other's situation, politics and culture.  But as indicated below, there are immediate benefits.

International exchanges cannot replace local and national exchanges but rather they build on active national processes.  In a number of countries, exposure visits have taken place without any local federation being in place.  In such situations, the international exposure visit seeks to catalyse the creation of a federation and support its growth.  The older members of the network are now very familiar with such processes.

Through international exchanges the Shack/Slum Dwellers International support their members.  Such exchanges offer a number of benefits to a people's driven development process and the most significant are summarised below.

Problems in perspective:   Central to the process of change is the creation of knowledge. Local residents gain a new understanding as they repeat what they know in a different environment.  As they look at themselves through the eyes of others, their knowledge increases.  They start to explore some of their own frailties in a non-defensive way as they talk about their experiences, positive and negative, in order to assist the development of others.  Often there is no solution to their problems within their present perspective.  To find a solution, they need to view the problem differently.  The  "ingredients" for a new solution are often not those that are immediately available and people do not know where to look.

International exchanges offer a supportive and changing environment.  Exploring old issues in a new context often provides a creative opportunity for establishing a new perspective.  The discontinuity from their home situation suddenly takes community leaders outside of accepted relationships, norms and patterns; in this context, problem solving gains a new creativity.  The continuity with the development approach gives an orientation to the understanding.  In particular, seeing familiar problems such as relations with local authorities or alternative uses of loan-finance in a new context opens a space for the exploration of new alternatives.  As discussed in the second on precedent setting, international exchanges

can help to determine which are the options that might be explored, widening the boundaries of the innovating community beyond what would otherwise be the case.

Capacity for change: An important part of organisational capability is the ability to plan and manage. Managing exchanges, and the events associated with them, pushes forward the development of local capacity. International community exchanges add a new dimension to the capacity and skills of already experienced communities. Communities are given the challenge of organising an event with international visitors. This process can be illustrated in a recent housing exhibition in Kanpur (Box 2). Communities that manage all this have increased confidence and a considerable reputation within the city in which they are working.

The very process of preparing to work together with other communities of the urban poor becomes part of the development of this capacity. When preparing for visits (international, national and local), community members have to decide what they need to do and how they might do it. They have to form committees and work together. This process itself can be used as a catalyst to address other problems within the community and, in so doing, it becomes a practical training in governance.

Through their engagement in local process, regional and national leaders develop their skills. International exchanges strengthen the leadership through enabling peer sharing. As the national and regional leadership help to organise international exchanges in their own country and participate in these programmes in other countries, they begin to explore and identify new ways of working together.

Box 2: The Housing Exhibition at Kanpur

The housing exhibition was a chance for the local Federation and Mahila Milan groups in the city to present their plans to the city government. They had recently been given land to develop their first 45 houses. Now they could demonstrate both their development process and the homes that they would soon have.

The housing exhibition involved 5,000 local visitors (from other Federation groups and government officials), 200 leaders from other cities around India and 45 international guests from seven countries. The meeting lasted for three days which included a "public day" for the local visitors and two days of more intense discussions with those from outside the city. Throughout this period, the local leadership co-ordinated their own discussions with meetings with city and state officials. The communities from other countries were brought into the dialogue with the state, ensuring that they were introduced gradually and convincingly to new ideas and experiences from Asia and Africa.

In addition to these strategic discussions, the local groups managed the practical aspects of hosting these visitors (food and accommodation) and erected several full-size two-storey house models using timber frames and cloth to give a visual impression of their future plans.

Placed in the public arena: With a status of "international experts," the urban poor themselves become an important attraction. Community leaders often have to deal with guests that the city officials or NGOs bring to visit their settlements but in such visits they are passive observers. With an international exchange, community leaders from another country find themselves being invited to receptions with senior politicians and media interviews. They may have to present their work to the local mayor, be interviewed by TV and radio journalists, and suddenly find that they are the valued "experts." Being drawn into these new activities transforms these individuals; they find themselves invited to adopt roles from which they have long been excluded. This process makes them look again at the expectations that they have another themselves and other community members. Once they have played these roles in another country, they are more ready and confident at home as well.

At the same time as the international guests are drawn into these new activities, political opportunities open up for the host community. Hence the exchanges are important for developing the individuals involved in the process but, as significantly, the processes themselves push forward the realisation of their development needs. When government officials visits the local community whilst an international exchange is in progress, the negotiating position of the local organisation is immediately improved. The international audience is on their side; the intense discussions between community members and longstanding commitment between the national Federations taking part mean that there is a good understanding and strong bond of solidarity between the host community and the visitors. For the government officials, the international visitors are unknown; in general, the officials become more considered in what they say and are anxious that it sounds to be both reasonable and sensitive to the needs of the urban poor.

For the process of precedent setting, this is the second stage, when the engagement of state officials and politicians is needed to secure the necessary policy changes. But the value of such events is not limited to precedent setting. There are other on-going issues that might also be discussed as the international visitors can raise issues which others cannot. For example, corruption may be a problem. The visiting community can place this subject neutrally into the discussion, using their own experience (far away) as an example. Then the officials give reassurance that such difficulties will not be a problem in this case. Later the local community can use these pledges to advance their case or address their problems.

Box 3 describes how members of the Shack/Slum Dwellers International supported the emerging savings schemes and their Federation in Zimbabwe.

Box 3: Sharing Experiences in Zimbabwe

Three South African Community leaders, Patricia Matelongwe, Rose Maso and Shalot Adams visited the Dzivarasekwa extension (a low-income resettlement community) for a weekend long exchange programme in August 1998.

Sunday 22 Aug: Sunday started with the daily collections. The 20 collectors perfected their skills with Shalot. Patricia and Rose and two of the Saving Group leaders at Dzivarasekwa, Shadreck Tondori and Elizabeth Kananji, went to the broadcasting centre for a television interview. In the interview, Patricia outlined the successes of the South African Homeless People's Federation and explained how they first had been assisted by the Indians; and their own desire to see that their neighbours in Zimbabwe also start savings and credit schemes to solve a multitude of their problems. She emphasised the need for solidarity among the poor people of the world by exchanging ideas that would uplift people's lives.

Shadreck talked about how the group in Dzivarasekwa had started what they were hoping to achieve and their call for government to assist them by providing affordable land for them to construct their own houses. Elizabeth talked about the need for women to join housing saving schemes. She told how the saving scheme had changed her life as a women, how she had created new friendships by joining the saving scheme and how these bonds were helping her in times of need.

Monday 23 Aug: Monday morning started with frantic efforts to finish a small scale house model. This had to be complete in time to be shown off to the invited delegates coming that afternoon. Around two o'clock, the Member of Parliament for Dzivarasekwa, councillors, local government officials and municipal officials all arrived and were shown the life size house model and presented with the results of the enumeration exercise . The saving scheme leadership explained how they were saving and giving out loans and what their hopes were in terms of housing themselves. The delegates seemed impressed with what the groups had achieved in the short time that they had started and encouraged the groups to continue working and to approach them should they require any assistance.

Having the South Africans in their community has not only been beneficial to the Dzivarasekwa saving scheme in terms of the lessons they learnt but it has also resulted in politicians and local authority officials visiting them in their settlement and listening to what they have to say. The continuing solidarity with the South Africans gives hope and inspiration to the Zimbabweans.

A Sense of Solidarity: Exchanges between different cities and countries create a growing solidarity and sharing of experience between poor urban communities on an international scale. It is from this experience that the Shack/Slum Dwellers International has grown.

The benefits are much wider than the immediate impacts within the neighbourhoods participating in the exchange programme. Understanding urban issues and problems is broadened beyond the immediate needs of the settlement, encouraging the establishment of networks and federations of community activists. Community members can then articulate and explore city-wide strategies to address their problems.

Membership provides communities with a feeling of ownership over the Federation and a consciousness of being a part of a much larger collective. The learning process initiated at the community-specific level reduces their sense of marginalization. A sense of togetherness helps them to develop confidence and determination to seek out city officials, government departments and other resource-providing organizations. Without such groupings, communities are generally not represented in city decision-making and they lack a voice in city affairs. The Federation consciousness further empowers communities to take charge of their lives, demand entitlements and find solutions to the problems they face. Thus another

benefit of exchanges is to empower poor communities and to work towards more democratic local governance.

Optimising investments:  The South African Federation has a saying "Power is knowledge and money." International exchanges add substantively to the capacity of local groups to create and use both knowledge and resources.

International exchanges give community leaders an understanding of government strategies and economic opportunities through seeing their realization in different countries.  Exchanges scale-up and speed-up development innovations by effectively transmitting relevant information and understanding to new communities.  Through exchanges, capacity and confidence is built up within communities and their development options are extended.

The resource implications are also significant.  International exchanges help to use a national leadership to maximum effect.  Through setting and scaling up precedents, exchanges have helped to push forward changes in policy and practice in favour of the urban poor in a number of countries.   The growing effectiveness of the international network can be illustrated through land release.  It took the Indian Federation ten years to obtain their first land for housing development, the South African Federation took four years, now the Zimbabwean Federation has secured land after one year of work.  A recent estimate suggested that $11.5 million has been secured by the urban poor (primarily from national and local government) as a result of nine international exchanges.  This calculation primarily includes exchanges between India and South Africa.   The benefits can be seen in the acquisition of land (in all countries) and housing subsidies (in South Africa) from provincial and municipal government.  In addition, a number of policy changes have been secured including the decision of Karnataka State (India) to enable development for the Economically Weaker Section to be done by the people themselves rather than contractors. The provincial government support by the Eastern Cape (South Africa) to give housing subsidies directly to a people' organisation, and the city council of Pnom Penh changing its policy for low-income settlements from eviction to rehabilitation.  Whilst it is difficult to say that these policy changes and the additional land and finance can be solely attributed to the exchange process, exchanges have added considerably to the success of local community activity.

In addition to working together to release government monies and sharing information about how donors and development assistance funds, Shack/Slum Dwellers International are now looking at ways through which the finance held by one group can assist another.  The South African Homeless People's Federation recently offered a loan to their Zimbabwean counterparts and other international transactions are being considered.  This financial support is possible because of the trust that has built up between the leadership of the different Federations.


CONCLUSION

From the women of Byculla sharing ideas and activities with other groups in Mumbai has grown an international movement that now spans many countries and people in informal settlements but in many different cultures drawn together by their need to defend their local spaces.  The implications for understanding and addressing poverty reduction are profound.

Community exchanges and social change

The women of Byculla spread their knowledge through visiting other communities, teaching and learning as they went.  Immediately they started to invite others to visit them.  Through working together in a wide range of different activities, community members found that they developed essential skills, gained confidence and could share resources for mutual benefit.  International relationships through a loose network of affiliated groups added another dimension to their work.  Through working internationally, the community leadership reconsiders assumptions and expectations in an atmosphere which is both supportive and challenging.  New ideas and directions open and these are rigorously explored through local and national exchanges.

Members of the Shack/Slum Dwellers International are drawn together primarily through international exchanges in which groups of the urban poor work together on an agenda that is determined by the local host group.  Critically, international exchanges support and strengthen the emergence and enhancement of

a local and national leadership.  It is such a leadership that is the primary facilitator in supporting low-income communities both in their own communities and in other countries.

Community exchanges help to spread urban poverty reduction strategies in a learning environment that supports modification rather than replication.  At present, this process is happening within both Indonesia and Philippines in an Asian context, and in Zimbabwe and Namibia in southern Africa.  Together, these groups begin the business of creating institutional structures to sustain the community processes initiated by new ideas and exposure to new situations.  These institutional structures support changes between the urban poor and NGOs, between the urban poor and the state, and between the urban poor and international development assistance.

The horizontal networking and the subsequent development of links between groups of women enables them all to work more effectively.  There are multitudinous and tangible benefits at a local level, but as important are the ways in which broader influences also make themselves felt.

First, the international network can benefit from the learning and energy that takes place when one national context is moving rapidly forward.  More practically, and as illustrated above, the network can help to move resources towards initiatives that start to "take off" due to a particular combination of local circumstances. In this sense, and with obvious analogies to corporate alliances, international networks enable the urban poor to optimise investment strategies to secure the greatest benefits for the urban poor.  As these opportunities move around the countries with network members, so the balance of support changes.  Two recent examples are Cambodia in Asia and Zimbabwe in Africa; in both countries support has been given to local savings groups to enable them to capitalise on political opportunities to secure land and other resources from local government.

Secondly, perhaps associated with globalisation and the increase in importance of internationally traded goods and services, an increasing unanimity between international development assistance agencies is emerging.  Many policies are determined internationally, and local actors only hear of these activities when they reach the settlement.  To influence these policies, and to follow up on the opportunities that they represent, requires gathering and analysing information, and arguing for change at an international level. These are all skills which networks learn and teach to each other.  Exposure to the political, social and economic context in a number of countries enables the leadership to better understand the impact of international policies and processes on the urban poor.

Through international exchanges, the urban poor are developing the capacity to challenge professionals and consultants who have never been held accountable for their failures.  Previously communities knew little about experiences in other countries.  Now there is confidence and capacity to discover what is happening where.

Thirdly, and related to both the ability to learn, invest and use knowledge, the direct networking of the urban poor between countries in the South is breaking down the centralisation of power and resources that has traditionally been located in the North.  The network of the urban poor developed through these international exchanges between people's movements has helped to support a process of people-determined development in Cambodia, India, Philippines, South Africa and Zimbabwe.   In past, Northern organizations have often acted as the focal point.  Not only does the exchange process change the locus of power, it also changes transforms the nature of power.  The process that has emerged from a Federation process built up from exchanges between local communities is different in kind; it is decentralised and rooted in the autonomy of the national and local process.  There is no controlling focal point, rather a set of locally initiated actions which mesh together because of two linked factors: the mutual value that is obtained through the interaction and the common commitment to a people's driven process of development. Common activities take place because they are sensible to the participants in the process, not because they are rule bound.  As a model of governance, it turns on its head many of the hierarchical and directive models that are commonplace today.

Such a process also has implications for the North as well as the South.  On the one hand, there is no role for Northern organizations that seek to act as a filter, dealing out information and resources selectively according to their own priorities and agenda.  On the other, the North itself is itself a divided society with differential access to income and opportunities, and the stratification is increasingly a rigid one.  As Gaventa (1998, 6) has argued drawing from exchanges between formal sector workers in the South and the United States:  "(we) increasingly found an inter-relationship between issues upon which we worked and those of other countries to the extent that they could not be ignored."  Looking further ahead, the strategies developed through the members of SDI have implications for the urban poor in the North who are increasingly excluded from resources and power (see, also, the discussion in Gaventa 1998, 14-15).

Citizen Action and Social Change

More generally, the movement represented in the thousands of low-income urban residents (primarily women) that make up the Shack/Slum Dwellers International has identified for itself several truths about citizen action at the end of the 20th century.  First, local focus is critical.  The policy and programmatic changes that matter to low-income residents cannot be secured at the international level but must be brought down to a local process of change.  The reason for this is that mobilisation is necessary to secure such policy change and the mobilisation of the poor will only take place at scale if there are immediate benefits to be obtained.  To secure such mobilisation also requires that the poor design the proposed changes; and they arise from their day to day experiences.

Second, international support in the form of community to community exchanges strengthens local knowledge and the local resource base in many ways.  This strengthening makes a substantive difference when it comes to communities' ability to secure local advancement.  Globalisation is offering benefits to the urban poor through the sharing of knowledge, information and expertise; international links are required to make the most of these benefits.

Third, the policies and programmes of international development assistance agencies do make a difference.  As the Shack Dwellers Federation has strengthened its national experiences, it has been able to identify its own agenda.  Whilst the Federations believe that they have to secure national and local level policy changes from their own governments to advance the cause of the poor, development assistance funds can be important in creating the conditions to obtain and use national funds.  With SDI support, member organizations can access these funds.

Fourth, the urban poor require an alternative form of organisation from that conventionally found in low-income settlements.  Air highways and international travel have enabled a movement of autonomous savings groups to find themselves and through working together to better meet the needs of their predominately women members to secure housing, land, better incomes and a better life for their children.  Exchanges and the related processes are reconstructing civil society in low-income settlements to ensure that it becomes a voice for the poorest enabling the most vulnerable groups who join together to better address their needs.  In so doing, the urban poor are breaking down the isolation that has been a characteristic of their situation for so long.