

## **Face to face - a comprehensive detailed discussion of the ideas, practices, and results of horizontal or community - to - community exchanges within the SDI network.**

Exchange: People-to-People learning

### **The Situation Now**

In a world that is shrinking fast, the relationship between the haves and have-nots gets more and more paradoxical especially in cities. On the one hand, all the economic and ecological formulas behind urban prosperity link together the lives of all city-dwellers in complicated webs of interdependence. Mr. Capitalist needs cheap labour and infrastructure. Mr. Poor Migrant needs a job and minimal, secure housing. And Mr. Public Official needs to juggle larger resource agendas and still get re-elected. The three may not understand each other very well, but their interdependence is one of the most fundamental but least understood imperatives of modern cities.

On the other hand, the gap which divides the haves from the have-nots is getting wider. As the process of development brings prosperity for some but further marginalizes the poor, the graphs on urban insecurity, violence and environmental deterioration are going up and up, while the breakdown of neighborhoods, communities and families is eroding the social fabric which makes cities decent places to live. Some talk about a crisis of governance, others about Armageddon but everybody agrees we've got a major mess

There are haves and have-nots at every scale: within communities, cities, countries and regions, and between the North and the South. In every context, it's generally the haves who take the prerogative to solve problems. In the case of cities, solutions put forward by the haves have not worked at all, but have made much harsher the have-nots' burden. While issues of infrastructure, real estate and investment get discussed in cities, the problems of the urban poor get neglected, causing those interdependent equations to get ever more lopsided and we're back to where we started from – the mess.

Why does this keep happening? The non-involvement of the have-nots in these kinds of solutions is critical. The thing is, there aren't any solutions that work for the poor. If there were, communities would already be using them. Most externally propagated alternatives are not providing the kind of solutions that were anticipated. Development interventions which sought to deal with a single issue no matter how well designed have not been able to deal with the reality that human beings have needs that are multi-faceted and interconnected needs which cannot be cubbyholed and resolved in discrete bits. Although very few resources get allocated to problems affecting the poor, even these get withdrawn when the poor fail to participate in change processes which either scare them away or seem useless.

For better or worse, though, the unruly, ungainly, unsinkable beast that is urbanisation is here to stay. We can count on cities expanding rapidly in the new millennium, and we can count on there being a lot more have-nots. In light of our past bumbling, this expansion presents a real challenge a challenge we have few tools to address.

So how do you shake off an age-old tradition which excludes the poor from participating in the exploration and testing of solutions to problems which affect their own lives? And how do you help poor communities to replace the isolation of despair with the kind of solidarity and stamina they need to work towards such solutions? Keep reading there's some good news coming up from the ground....

### **Horizontal Exchange: A Poor People's Pedagogy**

Four and a half years ago, Lunghi Nzama got on a plane with a group from South Africa and flew to Bombay. It was the first time she'd ever left her country, the first time she'd been on an airplane. Lunghi is a community leader in a squatter settlement in Piesang River, outside Durban. In Bombay, she was welcomed enthusiastically by women who live in similarly impoverished but quite different conditions in pavement slums, accomplished women who have much to say about savings, about negotiating with cities for land and entitlements, about designing and building affordable houses about

many things. Several of these women had even been in South Africa and know a lot about Lunghi's situation.

Until a few years ago, these kinds of exchange of poor people were rare. There are now increasing numbers of poor community groups moving around visiting each other in their own cities and countries and in other countries. And an increasing number of their support organisations are hustling to make this possible. In some circles, eyebrows have gone up at this penetration into privileges that have traditionally been the preserve of professionals. But more and more development activists are welcoming this newly expanding and increasingly systematic horizontal exchange process as a new development tool a poor people's pedagogy.

Exchange is nothing new. Linking with like-minded people, across distances, is probably humanity's most natural impulse. There are exchanges of administrators, politicians, development professionals and NGO activists all the time, who move out of their own situations to learn, to meet peers and to fortify themselves with fresh ideas from elsewhere. But poverty is a relentless isolator, and puts formidable constraints on this kind of mobility and the linkages it engenders or at least reduces the sphere of mobility to a single lane or a slum which is nobody's idea of a larger world.

One of the persistent myths in developing countries is that the poor aren't improving their lot better because they lack skills to do so, and that if trained in skills, they will stop suffering and start prospering. As if the poor alone were responsible for complex field of economic and political causes and effects which landed them in an under-serviced squatter settlement! In fact, the issues which inhibit the poor from participating in the economy and getting access to resources go way beyond managerial and technical skills, and right back to that same old exclusion and bad planning by the haves. The poor do have skills, they have ideas, they have the seeds of the best solutions of all but what they don't have is the space and the support to explore and refine them.

That's where exchange learning comes in, as a development tool which helps people like Lunghi build capacities to deal with the root issues of poverty and homelessness, and to work out their own means to participate in decision-making which affects their lives locally, nationally and globally. In exchange, people are not being trained to do things. They decide themselves what to pick up and what to discard, by visiting others in the same boat. It is learning without an agenda or anybody else's atmosphere it's on-site and vital learning, direct from the source, unfiltered. Nobody's telling who what or when to learn.

Exchange has proven to be a useful and many-sided development tool. As an isolation-buster, confidence-booster, option-expander and network-builder, horizontal exchange is one of the most powerful antidotes to that old non-involvement problem. The exchange process represents a collective commitment of organisations of the poor to communicate with each other, to examine their problems, set priorities and explore solutions, to use each other as allies. Then to evaluate these solutions, refine them and spread them around.

These kinds of solutions and these explorations invariably mean working with other development actors with municipal and state governments, with NGOs and bilateral development agencies. Here, too, exchange is a powerful builder of networks and working alliances with sufficient scale and clout to strengthen representation of the poor in development debates and to expand the role the poor can play in bringing about equity and social justice. The large networks, which exchanges create, become a channel for the direct, rapid transfer of ideas, strategies, and options. In this way, solutions that are worked out locally become the building blocks for scaling up with global applicability.

These are big ideas, and may be hard to get your mind around. In the following pages, we'll try to bring these abstract concepts down to the ground, through the experiences and stories of several groups around the Asia and Africa regions who are working to create a process of community exchange through exploration and practice to turn a good idea into a systematic tool for people's development. Nobody we know has a clear-cut strategy yet. It's still in the R & D stage, but exchange is a tool that communities of the poor are the ones refining and using it. In this report, we're going to take a look at the ideas and people which have helped bring to life this new community development process, and look at some of the exposure experiences so far.

### **What is horizontal exchange?**

It's hard to define such a living process with so much experimentation and so many flavors. But here are three definitions to start off with: one comes from a slum dweller, one from a development activist and one from an ancient Chinese book of wisdom...

1. No university has taught you to come from the village, to squat on land, to build your own house, to find work. Nobody gave you that training. But you have all that knowledge. If you depend on training, nothing will come to you. If you see somebody doing something, you can do it yourself. In our work, we do no training we learn from each other. If you go somewhere and tell your story to another person, they will learn from you: how you came, how you survived, how you got a house, how you talked to the city. That's exchange, that's how we learn, that's how we develop.

2. Exchange and exposure are terms we use to describe a variety of activities which all have in common poor people visiting poor people in other places in the same city or country or in other countries. Community leaders meet, talk, see what each other is doing and begin an education which allows them to explore the lives and situations of people in other communities, and to pick up any ideas which they think could be useful back home, in their own struggle for a better community. Exchange builds relationships of trust and partnership across distances, where teaching and learning from each other becomes natural almost automatic and where sharing things with each other strengthens self-worth. Exchange is the root strategy for education and mobilisation of the poor and by the poor.

3. A lake evaporates upward and thus gradually dries up; but when two lakes are joined, they do not dry up so readily, for one replenishes the other. It is the same in the field of knowledge. Knowledge should be a refreshing and vitalizing force. It becomes so only through stimulating intercourse with congenial friends with whom one holds discussion and practices application of the truths of life. In this way, learning becomes many-sided and takes on a cheerful lightness, whereas there is always something ponderous and one-sided about the learning of the self-taught. (I-Ching, Hexagram 58, Tui.)

### **Face to Face – Part One**

#### **What actually happens? What exchanges are really like?**

#### **How this report works**

It's not easy to write about the exchange of poor communities. Like the kind of learning which they promote, exchanges are many-sided and full of unexpected turns. All attempts to squeeze and knead and pummel that living material into a neat, theoretical framework are doomed. B might follow A, but C probably won't follow B until long after you want it to. And while D might follow C in Thailand, it'll surely precede it in South Africa. Community exchange is like that. It doesn't yield easily to logical tidiness. It squiggles, springs and resists shaping, it has a life all its own. But that doesn't mean there aren't some fundamental ideas which guide their use in a community process.

One way of looking at exchanges is to extract some of those fundamental ideas, and to use them one by one as a compass to guide us on a tour through this immense, richly complex, often contradictory and very human learning process.

As you flip through this report, you'll see that each two-page spread is headed by a number and an idea, which is briefly noted in big, bold letters, so you can't miss it. In each of these sections, we'll take that idea, examine it and illustrate it with anecdotes and pieces of wisdom drawn from the region's immense exchange experience. It's a way of circling and circling around the subject and looking at it from several different angles, and in many different lights. You can read from front-to-back or back to front it's up to you. The idea is each section adds a layer, and that hopefully all the layers will add up to an understanding which is many sided, cumulative, richer than the sum of its parts.

Beware of overlap and repetition many themes recur as we navigate this wide field of experience of community exposure. Our biggest problem is finding language and logic to match our convictions

what works very well in the field may look shaky and inconsequential on paper, especially when written by impatient activists who hate to write. So as with horizontal learning, we'll just begin by practicing then keep circulating and sharpening through feedback.

### **What actually happens? What is it like?**

Several months back, Ivy Anthony, a community leader from a savings scheme in the Eastern Cape of South Africa, went on an exchange visit to another savings scheme in Kwa Zulu Natal. The idea was to get help from a stronger group and pick up some strategies for dealing with some repayment problems they'd been having in her area an area which had gained the reputation of something of a problem child in the South African Homeless Federation. In Kwa Zulu Natal, however, she encountered problems with repayment that were as bad if not worse than her group's back home. There were other problems as well one leader had made off with the week's savings. Instead of enlightenment, she encountered mayhem, and found herself in the unexpected position of offering advice, even suggesting ways of getting the money back! A few days later, a newly confident Ivy returned to the Eastern Cape, with fresh energy to tackle their local problems. I don't know why everyone is making such a fuss about our repayment problems they're not as bad as I thought! Exchanges take many forms. Some are like wake-up calls, some are highly ritualized, others are big events. Some work like museum visits, others like comfy drop-in visits between old chums. Some exposures have events that are carefully planned, all worked out, and others fly by in a chaotic whirl. Some encourage reflection, some galvanize to immediate action. But one thing that is common to all no matter what the protocol and that is that afterwards, when people go back home, or when they see off their visitors, they are a little bit different. Something has happened to shake things up something always happens.

Ivy didn't get what she bargained for in Kwa Zulu Natal, but she did get something. And that something set her work back home a clear step ahead of where it had been before she left. It's often like that with exposure, where going somewhere else someplace very different can work on a mind that has got stuck like a good healthy thwack!

Some experiences are like that. You can be told all about it, you can be shown the pictures and have it explained to you over and over again, in the greatest of detail, and you can say Yes, yes, I understand! But often times, it's not until you actually go there and see that thing yourself, and experience it with your own five senses that you really get it that thwack. This is something we've all experienced, and in exchange and exposure, that thwack is the most sought-after sensation of all, the coveted blow that starts loosening up fixed ideas, shaking rusty gears loose so they can start turning again. Exposure participants and exposure supporters become collectors of and connoisseurs of that thwack.

This is especially so the first time out. After a while, of course, if you come a second time and a third, that sense of shock diminishes and you progress to other insights, to deeper levels of understanding and the life of an exchange relationship moves ahead. You progress from being shocked by something to understanding it, and from comparing that situation to your own to having ideas to improve it. Each place provides its own unique thwack, and it's own say of aiming it, to help visitors open up room for the next, more important part, which is the learning.

### **A note about cost (or is it about thrift?)**

For many, the cost of exchange is worrisome. Funding institutions compare exchange costs with things like constructing housing or toilets or installing water pumps. Instead of squandering on exchanges, many groups are asked, why not use that money to build 50 houses? The thing is, you have to look at how the poor in different countries get access to shelter and basic amenities: if building their capacities to reach that goal is the focus of an intervention at local or global levels then you certainly get your money's worth with exchange. Besides which, we are very greedy instead of welfare houses for fifty, we want tenure for thousands.

Anyway, costs are relative. We've estimated that bringing a team of poor people to another country and supporting training which they will take home and use costs less than flying in a single highly-paid expert to document a project. And the exchange process belongs to people they adapt and re-shape it to build their organisations and develop their alternatives. It's up to donor organisations to choose which is more effective in the long run.

Exchange isn't cheap, but it can be managed frugally. Because funds for exchange are limited, most groups have to stretch those resources as far as possible, and this turns communities back onto their native resourcefulness. Here are a few notes from the thrift and spendthrift files...

### **Bombay Bogota Exchange**

The brief exchange between pavement dwellers in Mahila Milan in Bombay, India and community women with Fede Vivienda, in Bogota, Colombia, which began and ended in 1990, strikes a good contrast between a thrifty people's model for running exchanges and a more traditional NGO model, which is not so thrifty. Here's how one worker from SPARC (MM's NGO partner) describes it:

We had about \$5,000 to host the Colombians. That was our first time organising a big exchange visit like this and we tried to stretch this collective opportunity to the maximum. So we brought along as many people as possible, we all slept in big rooms together, and we took the visitors to see work in other cities not just to Bombay. And we stretched the food budget for five people to feed 25 people. But Bogota's attitude was very different: If NGOs go to the best hotel, why shouldn't we take the communities there also? And so when we went to Bogota, we were treated like royalty! All the best places, the very best food everything was perfect! And they used up all the money and over-spent the budget, while we stretched our money and even used it to do follow-ups internally. As the years went by, this frugality became habitual in our exchanges we don't tend to spend lots and lots of money, but just cover expenses.

### **Thailand Cost story**

Community networks in Thailand all get a small budget from the Urban Community Development Office (UCDO) for national exchanges, which each network decides how to use. Those budgets are stretched far, with no per-diems, no frills, and minimum travel costs.

A few months back, members of Bangkok's Under-bridge Dwellers Federation decided to visit Uteradit, where word had it that eight families were building houses together at the unheard of cost of 40,000 Baht. So cheap! The under-bridgers were in the midst of planning their own houses, which they would soon be building on government-provided plots, and were keen to see how others could build so cheaply. So with a tiny purse from the exchange coffers, they hired a bus, traveling by night to save on hotel costs in Uteradit. They carried food and utensils with them, so they could cook along the way and avoid restaurant bills. When they arrived in the morning, they bathed and changed clothes in a temple, cooked their rice porridge and then spent the day in the community, pitching in on the construction site and seeing what's what. They returned to Bangkok that evening, traveling by night again to save hotel costs. The trip's only cost was bus hire about 5,000 Baht a day!

Community leaders in the Nakhon Sawan Network have also begun bringing along their own utensils and cooking meals along the way when they travel to see projects in other provinces. Why? It's cheaper, it's more delicious and we can invite our hosts to join us!

### **1. To a garbage dump (Visit to Payatas)**

Who could forget his first visit to the sprawling settlements which encircle the smoking, towering, stinking mountain of garbage at Payatas, in the Philippines? Or to the federation of savings collectives which has become the Philippines Homeless People's Federation's senior sister? Here are some first-hand accounts from a team of community members from Bicol, on their first exposure to Payatas, back in 1996.

Miloy: I was already worried, right from the start my first time traveling to Manila from the province. I approached some people whom I thought wouldn't fool me. They directed me to the jeepneys going to Payatas. Reaching Payatas, I wondered what kind of place this is! There was garbage all over the place. Someone directed me to the Parish. I tried looking around and saw the sign Scavengers' Savings Association on the door.

Dora: I was treated like a member of the family. Where I stayed, water was a big problem. The pump there is good only to fill one pail for taking a bath. Nothing would come out afterwards. So, if you need to go to the convenience room, it would be very difficult.

Virgie: We visited the dumpsite and even did scavenging ourselves. One woman got angry with us since the system is that dump-trucks are already negotiated for, even before they arrive. Anyway, we got the right timing when one truck arrived loaded with retaso (cloth scraps) which you can make into pillows. We started picking them up, then another got angry. Covering our nose is not allowed here because they feel insulted, that's what I observed.

Lina: Mang Boy Awid toured us around. We covered practically all the streets of Payatas! We visited some families, members of the savings program. People are really united in savings they were even remitting their savings in coins! The person in the savings office was a Bicolana too. I worked with her three times and she showed me filling out records, receiving savings remittances, and issuing receipts. In Bicol, I'm a market vendor. The other vendors asked me about the real score of the savings program in Payatas. I told them you may not believe it at once, but what comes in and out daily is about 100,000 Pesos! In fact one day savings was about 114,000 Pesos, and what went out in loans was about 83,000 Pesos. There are days when loans are bigger than savings.

Miloy: I told my colleagues in the Tricycle Drivers' Association to join the savings. I told them that modesty aside somebody in Payatas bought a jeepney out of his savings. Persistence is all it takes. There in Payatas they have answers to their necessities due to savings. It might be dirty and smelly in Payatas and houses may just be small and makeshift, but they are complete with appliances.

Tita: For me, it is good to go there actually. It makes a difference seeing the actual instead of just hearing stories. If a speaker talks about something, you would still be wondering if it is really so, while if you personally see it, you will not have any qualms.

## **2. To a tin shack (Lamontville)**

And in South Africa? In the South African federation, there is no exchange visit, no meeting and no gathering in no matter how inhospitable a situation without singing. Here are one observer's thoughts about the power of these songs, from an exchange visit to a squatter settlement just outside Durban: The poor in South Africa have suffered generations of poverty and homelessness, centuries of being forced into the slavery of bonded work and divided by color, thought and creed. But their communities were not destroyed by apartheid and they are now being built and strengthened around fighting for houses, land finance through housing savings schemes. The enormous volume of exchange visits within the South African Homeless People's Federation involve many activities and take many forms, but one element thing that is always there is song.

The clouds darkened and bolts of lightning cracked the sky. We were directed to the top of the hill, where a large shack doubles as church and community hall. Over fifty women and men were waiting for us quietly in the half light, but broke into energetic song as soon as we entered. The elder women ululated and shook outstretched hands so their beads rattled. Their song marshaled other members of the community, and the gathering swelled to over 100 people.

The meeting was charged with spontaneous enthusiasm. Every speaker was heralded with Federation slogans, shouted so loudly that it drowned out the rattle of rain on the corrugated iron roof. Speeches were punctuated with wonderful songs, and songs expanded into toyi-toyi, which shook that little shack to the rafters. Like all groups in the South African federation, members of Lamontville's savings scheme have made up their own lyrics and set them to familiar tunes.

These women in Lamontville live in their language. It's not information that their words convey, it's authentic experience. Their words play, they celebrate life, they speak in the pure poetry of their own history. Even their most heartrendingly sad hymns are an affirmation of the wonder of being alive. We sat singing, swaying and clapping as the women danced. Here was liberated language, breaking all the rules. In that shack on the hill, with the wind howling and the rain pelting down we recaptured music, gestures, longings, dreams.

To those in power, these kinds of dreams are problematic, even dangerous, since it is in the nature of dreams that they can never be guaranteed by bureaucrats, bonded by bankers or transformed into commodities by developers. The songs of the women in Lamontville, like all the savings schemes, are made to create direct communication, reciprocal recognition by all members of this national collective. The sun went down, but the singing and dancing continued. This was poetry and development in practice.

### **3. To a sidewalk: (Visiting Mahila Milan in Byculla)**

And who can forget her first trip into India into Bombay, it's teeming mercantile capitol, and into Byculla, right in the gritty, overcrowded, clamorous heart of the city? For the connoisseur of the THWACK, India has immense and boundless shock value. Here are some telegraphic impressions from a Thai visitor to the Mahila Milan 's Area Resource Centre at Byculla:

First the street kids pick you up at the airport in their Citibank-donated taxi. They are grown up now, and driving so fast, nothing to do with rules!

Collecting daily savings with Shehnaz, in the early morning. People on her street live in 3-square metre bed-houses on the street. The feet of sleeping people stick out of these tiny shelters. Men bathe in the gutter, babies play under parked taxis and women roll out chapattis and pound spices. And that food! They way they mash it all together on a steel plate, and scoop it up with their hand. Shit even on the sidewalks Shehnaz says, Watch out for those bombs!

How can people survive like this! We've seen the pictures, we've heard the stories, we've read the statistics, but nothing nothing! can prepare us for the shock of Byculla, of Bombay, of India! Even tough people like us, who live and work in poor communities are shocked when they come here. In Thailand, we get awed by Klong Toey, Thailand's largest slum, with 6,000 families. That's nothing at all in Bombay. Jockin explains about federating the RSDF or doing the survey, and everything is reckoned in hundreds of workers, thousands of families, millions of poor people! The scale of everything here is staggering, the scale of filth, the scale of poverty.

But underneath all this, there is this women's savings collective, this federation which has got so much going building thousands of houses, hundreds of toilets, saving millions of rupees. It's a little mechanism in all this big scale, but it's working! It's healthy, alive, growing.

Book keeping back in the Byculla office, in the garage out behind an old municipal dispensary. So many people here, all in different groups do different things, all sitting on the floor in one small room making payments, taking loans, counting money, filling ledgers, rubbing feet, combing hair, gossiping, arguing, sleeping. The phone rings all the time. Sadak Chaap kids wrestle outside, women slap each other on the back. Glasses of sweet tea are handed around. Women pavement dwellers come and go with so much confidence it's so plain to see. This is their place you can feel it, it's not like the offices you visit in other projects these women are the ones asking you questions, Do you have savings schemes in your country?

### **4. To a sewer (an exchange to OPP)**

Or to the vast katchi abadi of Orangi, in Karachi, Pakistan a slum that is bigger than most cities, where the most effective, most practical, most unifying link between a million poor families is nothing abstract like solidarity or human tenderness but sewage!

Exposure visits to the Orangi Pilot Project (OPP) follow a little more structured model than the Indian or African visits. Probably because the whole project, as it progresses, has been used for a long time as a living training ground for extending the model of community managed sanitation to other settlements, other cities and other parts of Asia. Hundreds and thousands of people have come here for specific training in building sewers, organising lanes, digging manholes. And so the training has been systematized. The OPP staff, which combines technical people and social organizers, from both the communities and from the professions, have got it down to a science.

Visitors are first sat down and given a formal presentation about OPP's work, in the training centre, richly illustrated with before and after slides. The OPP's concept is very simple: off-site infrastructure is done by the government, and on-site infrastructure is developed, built and paid for by the communities with assistance from OPP. Engineers who come say Impossible! Communities have no skills! NGOs say They cannot do it! and community people say We're too poor! How can we afford to invest in this? This is cruelty!

After the presentation, they are sent out into the lanes of Orangi with someone to meet the people who have done this work. This lane has laid its own sewage system, it has built its own water supply. If you would like to talk to anybody you can. So people come out, they bring out their chairs or their

beds and spread them out in the lane, and everyone sits down and discusses. It is here that visitors learn how pipes link all these million families small pipes in hundreds of small lanes connecting to secondary drains, then to main drains, and at the edge of Orangi to the municipal trunk sewers. And all along the way, the vital issues are level, slope, pipe diameter, sewerage flow. They learn how all these pipes are the basis of organising their settlements, improving their lives and health, consolidating their right to stay. Skepticism melts away. And what all these proud sewer-builders tell them is, You know, we've done this the OPP has only been a pain in all this.

## **Face to Face – Part 2:**

### **Exchanges in the Asian / African network**

Linking is humanity's natural impulse, its common destiny. But the ties that bind people around the world are not merely technological or commercial. They are the powerful chords of the heart. (Erla Zwingle, Global Culture, National Geographic, August, 1999)

The imagery for people's development processes is moving out of the army and into the kitchen... the words are no longer control and train and mobilize, but mix, blend, simmer and shake!

### **Developing a regional Chess board**

If you look around poor communities in Asia today, there's an awful lot going on learning, building, innovating, negotiating moving forward in a thousand ways. No need to be modest Asian grassroots organisations are on the cutting edge of people-driven solutions and represent a powerful pool of skills and expertise. This is something we know now, but fifteen years ago, there was also a lot going on, but nobody knew much about it, all those struggles were isolated, as though locked away in separate cupboards.

That's where horizontal exchange comes in. When some solution seems to work in one place, horizontal exchange creates opportunities for more communities to learn about it and piggy-back on the experience, so good ideas spread around. Usually this means community leaders (and sometimes government officials) come to get hands-on training and then take the message back home and to other cities.

The more these national groups get exposed to regional processes, the more you build a regional mechanism for diffusing innovation, by and for people, directly. A growing number of grassroots groups in the Asian region and their supporters have embraced this form of direct, experiential learning, and over the past fifteen years, the exposure process has mushroomed in scale, matured in focus and expanded in variety. Exchange is now an inherent feature of how the regional network operates, and how the poor learn.

As more and more exchanges are organised within the region, an increasing and increasingly varied core of expertise comes out of those exchanges. If one settlement in India, for example, has grappled with a serious infrastructure problem, there is your resource for other communities to learn from. Another settlement which has navigated a bumpy negotiation for alternative land becomes another resource. The Asian network now has a set of core organisations which operate as resource team, in which everyone knows each other, understands each other's strengths and weaknesses and knows how best to combine and work together. The investment stays within communities and within the region it's available, affordable, there's a better language and cultural fit.

This resource pool provides a healthy counterbalance to a development paradigm which keeps sending international experts over to tell communities what to do, and which still holds considerable sway over Asian development and development resources. In that model, experts come in, innovate and then go away, taking the learning with them. In the exchange model, learning stays within communities because the vehicle is people, who are rooted in their local process and who do not go away.

One of the most powerful aspects of exchange is that it expands your repertoire of options you don't have to have it happen in your own back yard any more. People don't have to work out all their systems by themselves they can import that process to help them if they need to. And that's what the

larger pool offers. Let's take a brief, backward look at a few of the important milestones in the development of a regional exchange process:

## **Chronology**

### **1985 88**

1985: Indian exposure trip to South India: First grant to take communities to other areas in India (from Selavip). Women pavement dwellers from Byculla Mahila Milan go to Kerala and Madras, where they look at building materials and projects which don't work for the poor. Before this trip, local exchanges between communities within Bombay were going strong and local consolidation through local exchange had already begun. This first inside-India exchange is so successful that the MM/NSDF/SPARC alliance begins featuring exchanges in their process and starts including budgets for exchange in funding proposals. It helps legitimize a new activity when it is written in like this, to highlight the value of exchange as a training experience.

Father Jorge Anzorena: Many trace the genesis of the community exposure idea to this early champion of direct, people-to-people learning, who said Why should professionals like me have a monopoly on all this vast experience, while the poor are stuck in their settlements? Why shouldn't they, with such hunger to improve their lives, also be able to travel, to see the best of Asia's development? And so begins the exchange experiment. With some very modest funds from Selavip, he begins helping set up and support some exploratory grassroots exchanges.

### **Early 1989**

Women's Regional Savings and Credit Meeting in Bombay: Grassroots women leaders from 10 Asian countries and 8 Indian cities gather for a week in March, 1989, and form a grassroots women's network. Organised by SPARC and hosted by pavement dwellers in Mahila Milan, the meeting is a first on many fronts: the first exchange of poor women involved in savings and credit, the first regional acknowledgment of savings and credit as one of the most important community mobilising tools, the first to produce a meeting report composed entirely of carefully transcribed and translated words from the women themselves. This meeting sets the pattern of what future exchanges will look like: a parallel meeting of local federations is held, Mahila Milan gets the international visitors to inaugurate housing sites at Mankhurd and Railway slums, takes them all to meet their government officials, gets them to talk to the Housing Secretary about the role of women, and does everything very frugally everybody sleeps in big hall together and eats meals prepared by the communities. All these are elements of exchanges which later get very defined.

First all-Thailand Slum Census is carried out by the Human Settlements Foundation (NGO). Though not very accurate or very participatory, this is the first attempt to take a comprehensive look at slums in 27 cities outside Bangkok, at a time when the focus is still on rural development and few initiatives in these cities deal with problems of urban poverty and housing. The survey leads to community organising work in southern Thailand, and to the first series of exchanges between community leaders in Sonkhla and Bangkok.

### **Later 1989**

June 1989: Asian People's Dialogue on Housing and Shelter in Seoul, Korea brings together grassroots community leaders and NGO representatives from 11 countries. A first in Asia 100 poor people from 11 countries together! This is one of the most important milestones of the regional exchange process and for many professionals marks a shift to supporting a learning process that really belonged to poor people themselves. Held in conjunction with a fact-finding mission focusing on evictions in Seoul for the Asian Games, the meeting clearly shows that Asia's poor have many concerns in common and much to learn from each other. Years later, people still talk about the magic and solidarity at this meeting, and about the telepathic understanding among community leaders despite translation problems.

International workshop-style meetings aren't usually designed for the poor, who can be intimidated by their atmosphere and style of debate. In Seoul, the poor are the main actors and their settlements are the main venue. Sessions take place in slums around Seoul, some facing eviction crises. People stay in slums and talk about all aspects of their lives houses, incomes, jobs, kids, basic services even religion! This is a new concept for a workshop and ends with the establishment of a network of Asian

grassroots community collectives. A second Dialogue is held in Bangkok, right after the meeting in Seoul, to include the South Africans, who weren't given Korean visas.

Asian Coalition for Housing Rights officially formed at the Seoul meeting, holds its first general meeting and resolves to support exchange of grassroots groups.

First Regional Exchange Funding Proposal flops Right after Seoul, ACHR works out and sends to donors US\$200,000 proposal to support regional exchanges, but nobody will fund it. It's hard to say whether this is because we are ineffective in communicating or because donors are afraid to invest in a new process which promises no concrete outputs and which their colleagues can easily label as Developmental tourism for Asian slum dwellers. But the plan to undertake a regional exchange process systematically is not abandoned!

### **1990**

Vietnam Exchanges Begin with a workshop on participatory settlement development in Ho Chi Minh City, bringing together grassroots leaders from Vietnam, Thailand, India and Sri Lanka, and Asian professionals. A community-managed pilot housing project in canal side settlements is set up. This is one of the first times that local officials and professionals are invited by local community leaders (not the other way around!), and one of the first times the Asian network of professionals is on hand to assist both community leaders and authorities. Exchanges to India, Thailand and Sri Lanka follow. Bombay Bogota Exchange: The brief exchange between Bombay and Bogota is one of the first systematic international exchange programmes after Seoul. Homeless International (HI) and SPARC design this first exchange, part of the Women's Shelter Network, which brings together Mahila Milan in India and community women through Fede Vivienda in Colombia. HI is one of the few funders to stick out its neck and risk supporting community exchange before it is fashionable or even thought legitimate. Later on, HI will become a committed partner of exchange programmes between India, Thailand, South Africa and Cambodia.

The exchange is only one trip to Bogota and one to Bombay. The two groups don't mesh and the relationship ends there, but a lot of important learning comes out of that process: that men and women both have to be involved, that support organisations have to take part in and believe in the exchange learning process, that exchange cannot be treated as a project add-on, that the role of interpreter is very important. When the Bogota group comes to India, the Indians take them to Madras and Bangalore, utilize their presence to negotiate. Since 1985, the MM/NSDF/SPARC alliance had already begun to do these things locally and nationally. This international exchange helps everyone look at what is needed in an international intervention.

Sri Lanka Women's Bank is formed: An set of experimental women's savings groups in areas around Sri Lanka come together to form Women's Bank (Kantha Sahayaka Sewaya) to gain solidarity, pool savings and create a capital fund for micro-enterprise loans. From the beginning, an intense programme of exchanges between poor community women all over the country helps extend the bank, enabling women to meet, share experiences and jointly solve problems.

### **1991**

1991: People's Dialogue on Land and Shelter Workshop organized by the Catholic Development Agency, is held in Broederstroom, South Africa, on the eve of South African independence. With the idea of drafting a policy on urban poverty for the ANC government, the workshop brings together community leaders from 150 squatter leaders from all over South Africa the first ever such meeting. Asian, Latin American and African shelter NGOs and CBOs send delegates. The meeting is divided: half say there is no need for the poor to organize themselves since the incoming ANC government will solve all social and economic problems. The other half say no way! Democracy will only open space for poor people to contest resources and this they can only do if they are organized. Jockin from NSDF in India says India has had independence for 50 years and all sorts of wonderful pro-poor policies, but people are still living in slums. It is agreed that a programme of church-sponsored community exchanges will begin, to link interested communities into a network.

People's Dialogue Formed: After the Broederstroom meeting, People's Dialogue (PD) is established as an NGO to help set up and maintain an exchange-driven network of urban poor groups. About 40 settlements join and funds are secured from Misereor, thanks to the vision of Gregor Meerpohl

(Misereor) and Peter Templeton (Catholic Welfare and Development) for local and international exchanges. International exchanges, though, are delayed until a local initiative has emerged. December 1991: Joel's trip to Asia: Immediately after Broederstroom, PD's director Joel Bolnick is invited on an exposure whirlwind of Asian groups in the ACHR network. Visits Hong Kong (SOCO), Philippines (Pagtambayayong, Freedom to Build, COPE), Thailand (ACHR, HSF and some federations), Pakistan (OPP) and India (SPARC). The long partnership between India and SA dates to this visit, where Joel finds a logical partner organisation in SPARC, because of its alignment with people's movements, emphasis on partnership, prioritizing the poorest, women, savings, participation. India SA exchange starts with first exploratory visits by NSDF/SPARC to SA. February 1992 is the first real India to SA exchange. Thereafter, the groups in the network supported by People's Dialogue start to save, but are not yet a federation. In June 1992 the first SA to India exchange. In India, the South Africans are exposed to community enumeration, daily saving, life-size house-modeling, and several other tools for the first time, all of which they later make their own and pass on through exchanges to federations in other countries in Africa.

#### **1992 1994**

1992: Urban Community Development Office (UCDO) is set up in Thailand with a revolving loan fund for the urban poor to improve living conditions and increase organisational capacity of poor communities through savings and credit, housing and livelihood loans and the formation of community networks at city, provincial and national levels. In coming years, these networks will play an increasingly central role in UCDO programmes. Exchange becomes network's principle tool of information transfer and expansion. First Thailand India exchanges, between Thai community networks and MM/NSDF in India follow.

Vietnam Exchanges: to and from Pakistan, Bangladesh, India and Thailand some of the first exchange visits to experiment with mixed teams of community leaders, NGO and government officials who travel together.

SA links to Namibia: Namibians from the Credit Union League host exchange visits from SA. In 1993, Lalith Lankatilleke and PD help establish Namibia Housing Action Group (NHAG), a service organization providing technical skills to poor communities. Exchanges between NHAG and PD begin. 1993: TAP Programme established: A number of country-to-country exchanges after the Seoul meeting helps grassroots groups to develop the capacity to host and train their Asian neighbors. This process is formalized into the DFID-supported ACHR Training and Advisory Programme (TAP), based on a few key assumptions:

a Asian grassroots organisations in the ACHR network are on the cutting edge of people-defined solutions and represent a powerful but unacknowledged resource

While international agencies keep sending in short-term consultants to tell them what to do, these groups continue to be firmly rooted in local process.

Poor communities can dialogue and collaborate with all the development actors, and their strongest tool is not protest, but alternative solutions.

TAP begins looking around the region at programmes that work for the poor and facilitates visits of community leaders, NGOs and officials involved in these programmes to other cities and countries to advocate these strategies. In its first six years, TAP supports 120 international exposures.

1993: Regional Links to Cambodia: Urban Sector Group (USG) is established during a city-wide workshop on urban poverty in Phnom Penh. NSDF/MMM help conduct enumeration in the city's largest squatter area and start savings groups. Cambodian community leaders later visit Thailand, India, Sri Lanka, Pakistan, South Africa.

1993: Links to Nepal: First ACHR links with poor communities and professionals in Kathmandu Nepal. Later Lumanti is established as local NGO and begins work in squatter areas.

1993: Links with Orangi Pilot Project, Pakistan: Ongoing involvement in regional exchanges. OPP began with the assumption that poor people are not foolish but great masters of the art of survival, and are trying hard to improve their lives. But they are not getting much help or support. On the contrary, they are at times harassed. There is a need for social guidance, technical guidance, and economic support. (OPP founder, Dr. Akhtar Khan)

1994: uMfelanduWonye (South African Homeless People's Federation) is formally launched. National and regional leaders are selected. Later, the federation-linked uTshani Fund is established in South Africa.

1994: Links to Lao: Thai and Indian community members visit canal settlements in Vientiane, Lao PDR, help starting savings and credit groups and discuss solutions to drainage problems, working with UNCHS/CDF project.

1994: Community Workshop in Colombo, Sri Lanka: hosted by Women's Bank and Sevanatha (NGO), with mixed community/NGO teams from 8 Asian countries and South Africa, focuses on community action planning, savings and credit, community contracts for infrastructure and sanitation.

### **1995 1997**

Links to Zimbabwe (1995): The South African Federation begins working with slum dwellers around Victoria Falls. Savings schemes are established, enumeration conducted, exchanges begin.

1995 1996 Kenya South Africa Exchanges: The concept of savings and federation is introduced to the settlements of Nairobi, and helps launch a grassroots movement called Muungano Wa Wanavijiji in Nairobi. Kituo Cha Sheria (NGO) acts as a link between Kenyans and the SA/PD alliance.

1995 Thai Network Expansion: Expansion of community networks in Songkhla, Chiang Mai and Northeast lead to increasing numbers of national and local exchanges, for learning, transfer and assistance. UCDO begins moving from a credit-service delivery approach to a network style of management. The DANCED Environmental Improvement Programme begins within UCDO in 1996, in which networks throughout the country take greater role in developing, implementing, monitoring and disseminating the environmental projects going on. DANCED helps the exchange process link with existing NGOs, new communities, provincial and municipal officials.

October 1995: Workshop in Japan: Sri Lanka, Philippines, Thailand and India focuses on how to negotiate with local authorities and sparks a series of exchanges between members of the Buraku Liberation League (a minority in Japan) and the South Korean squatter settlements.

1995: South African Minister of Land Affairs, Derek Hanekom, visits NSDF/MM in Bombay, along with leaders from the SA federation.

May 1996: Shack Dwellers International (SDI) is formed in South Africa, when grassroots groups from Asia, Africa and South America come together to celebrate the fifth anniversary of the South African federation. In coming years, through exchange visits, exhibitions, meetings and intensifying collaborations, SDI will bring together hundreds of thousands of poor women and men, creating a far-flung solidarity and enabling a rapid transfer of development knowledge, organisational skills and people's own resources from one situation of urban poverty to another. The SDI acronym is convertible – in Asia we call it Slum Dwellers International and in Africa, it's Shack Dwellers International.

1997: Zimbabwe Federation is born after savings schemes are extended to Harare. Bethi Chitekwe comes on as NGO support person, setting up Zimbabwe Dialogue on Shelter.

1997: Philippines joins exchange process. Father Norberto (Parish Priest in Payatas, one of Manila's largest slum areas) visits NSDF/MM in India. Later that year, Jockin and Joel visit Payatas. The link helps begin to transform a large micro-credit project into a federation linking savings with land and housing issues.

1997: Nepal joins Asian exchange process, exchanges with India, Thailand and Sri Lanka.

1997: Model House Exhibition in Cambodia: The Squatter and Urban Poor Federation (SUPF) showcases their recent city-wide slum survey (379 settlements), and affordable house types (one wood, one brick) municipal and national governments attend, along with CBO/NGO teams from India, Thailand and South Africa. The city took notice! This first, big public event galvanizes the federation and leads to several integrated exposure trips with community leaders and local officials to India and Thailand, and paves the way for the federation's first housing project in partnership with government.

### **1998 1999**

First community enumerations in Zimbabwe: In Africa, the South Africans were the first to ritualize community shack-counting and enumeration, which they were first exposed to on pavements in Bombay in 1992. SA shack dwellers help conduct enumerations in Harare squatter settlements Dzivareskwa and Hatcliff extension. Later, Victoria Falls federation uses another survey in Chinotimba Township to revitalise savings schemes, mobilise new members and engage the local council in negotiations for land. Community leaders from SA, Namibia and Kenya came help. Direct exchange links between federations in Namibia, Kenya and Zimbabwe established.

Namibia Housing Action Group (NHAG) joins the federation model and becomes the equivalent of SPARC / People's Dialogue, working in alliance with the new Shack Dwellers Federation of Namibia. September 1998: First Assembly of the Philippines Homeless People's Federation held in Payatas, Quezon City, bringing together over 1,000 local members and 200 visiting members from across the Philippines. Hosted by the Payatas Scavenger's Federation, meeting focuses on land acquisition and savings. The new federation's first big jamboree marks a shift in VMSDFI's role from microcredit service provider to federation support partner. Leads to first city-to-city exchanges in Philippines between savings groups in Payatas, Cebu, Iloilo and General Santos.

December, 1998 Zimbabwe Federation is formally launched: 120 Zimbabwean shack-dwellers meet in Harare, along with slum dwellers from India, Cambodia, South Africa, Namibia, Kenya and Senegal for 4-day meeting / launching party for the new Zimbabwe federation. A year earlier, there were only 5 saving schemes, now there are 50 all over the country. Meeting is covered by radio, TV and press. Housing Minister attends, pledges Zim\$ 25 million to a special Urban Poor Loan Fund.

January 1999: First Philippines Indonesia exchange: Waste-pickers from Payatas Scavengers Federation visit scavenger communities in Bantar Gebang, Jakarta.

March 1999: First Senegal SA Exchange: Women in the Senegal Savings and Loan Network in Dakar, Senegal visit SAHPF to look at affordable house design, settlement layout, brick-making, construction and to compare lending experiences.

May 1999: Formal launch of the Namibian Federation (Twahangana): following an earlier house model exhibition at Freedom Land, enumeration of shack-dwellers in Windhoek and public presentation of survey results to the city all assisted by India, SA and NHAG. This event comes after several years of exchanges between Namibia and SA which helped guide the process from a service delivery approach to a federation of daily savings collectives.

June 1999: Zimbabwe Model House Exhibition: Held at the end of an enumeration in Mbare, with help from the South Africans. Teams from India, SA, Senegal, Namibia attend, along with bus-loads of Zimbabwean federation members. Now 140 savings schemes in the Zimbabwe federation, with 18,000 members. Exhibition results in Victoria Falls groups being allocated 400 plots by the government.

Shack Dwellers International (SDI) is formally established, with federations in 14 countries in three continents.

October 1999: Free State Federation (South Africa) starts savings schemes across the border in Lesotho.

June 6, 1999 Inauguration of Women's Development Bank Federation in Colombo new women's federation of savings groups. Join exchange process with trips to India, Cambodia and Nepal.

October 1999 Model house exhibition in Nepal held to launch the new Women's Savings Federation (Nepal Mahila Ekta Samaj) and coincide with CITYNET meeting of Asian mayors in Kathmandu. over 1,000 local women and SDI delegates from India, Thailand, Cambodia and Sri Lanka join. Exchanges with MM/NSDF in India helped develop savings groups in Nepalese squatter settlements and now direct links are established with MM/NSDF teams in Kanpur and Lucknow.

### **Face to Face – Part 3:**

#### **People Decide What to Learn, A Poor People's Pedagogy: A Poor People's Pedagogy:**

*The Venue:* Our settlements

*The Agenda:* Our needs, our ideas

*The Schedule:* Our timing, our rhythms

#### **The Atmosphere: Our world**

Who decides what the poor need, or what's useful to them? How do you buck that old tradition which excludes the poor from participating and spark off a process in which the poor are the creators of development which affects them? These are haunting questions for those who want to build and support real participation, and a real community process not the sham kind.

Letting people decide sounds simple enough. But in a development scene characterized by interventions in poor communities more busy culturing obedience than independence, that's easier said than done. Feed your baby this way! Build your house like that! Shout at the government like this! There are so many people interfering in the lives of the poor, in so many ways, that one community leader likens it to having two different barbers cut the sides of your hair, another to shave the back, and still another to slice off the front so in the end you're head is all in tufts and patchwork!

Today's social and economic structures are largely determined by who teaches who what, how and when. And the kind of teaching that's on offer to the poor nowadays isn't doing much to solve their problems and it certainly doesn't belong to them (back to the barber...).

If poor communities are going to participate centrally in development processes which affect them, there has to be a process of education in organisation and mobilisation to prepare them. When they face a problem, they need to understand that problem and then examine all the available options in the context of their own lives and of the larger social environment. This strategy is based on the conviction that those who face the problems are the best judges of whether a given solution is effective or not. And this means building capacities, developing skills and lots of learning.

#### **politics with a small p . . .**

When the poor do obtain resources, it's not just because they deserve it. It's because of a sustained mobilization, which is a political process with a small p. Knowing what you need does not automatically give you the resources to fulfill that need. A lot of people have to want the same thing in order for the resources to flow and for the policies to change. So the learning has to encompass how to make demands, what to demand and how to sustain the pressure.

But poor people aren't fools they know very well when they can exercise control and when they can't, and often seek ways of learning in which they can control the process. People already have learning systems of their own, and these have a certain character a character which is based on a critical consciousness about what works for them and what doesn't. Initially, the character of that learning may be rather crude even dysfunctional but gradually, it develops into a complete process, if supported.

Exchange learning is an alternative an alternative which acknowledges that poor people have a right to determine what's good for them. On exchanges, people aren't being told that this or that is good for them, the curriculum isn't all worked out. People themselves decide what to pick up and what to

discard from the things they see others doing. It's learning according to their own needs, learning without anybody else's agenda.

And there is a qualitative difference between learning from peer exchanges and formal training. When you see ideas being put into practice by people as poor as you, it's powerful, it makes you believe it might really work. You're seeing possibilities which did not come from an expert or from a text book. This is the best kind of training, when the question is equipping communities to deal with the state and to negotiate on issues such as land, infrastructure or housing finance. Through exchange with other similarly placed groups, communities begin to understand the political dimensions behind these issues.

When poor women, for example, examine their priorities, they are clear what is fundamentally needed: secure land, decent houses, basic services, employment opportunities, access to credit. When they see evidence that change is possible in those areas, they become committed to learning how to make that happen, even if it takes a very long time. And sometimes you have to travel a ways to find that kind of evidence. Horizontal exchanges, which create a large pool of exchange partners, expands the insights available to community groups for such understanding.

In exchanges, nobody ever feels solely responsible for anybody's else's welfare or happiness or intellectual evolution. Each one is pretty much responsible for his or her own education. In that sense, the quality of exchange learning is very mature: I'm not responsible to educate you, I'm responsible to share what I'm doing. It's your responsibility to pick it up, argue about it, discuss it, or discard it, share it, take it home and use it. The exchange process is carving out and refining a strategy in which the same process which teaches communities to participate in change forms the basis of the solutions which those communities can then pass on to others and present to the state.

Horizontal learning through exchange is one of the key tools people can use to build a poor people's agenda. Communities should feel that spaces are available for them to do these things vibrantly and to expect and demand their larger voluntary and government supporters to do things that will facilitate that. This is a big conceptual leap.

SA India Exchange: There is still an assumption that poor communities have no real knowledge or skills, no capacity to determine their own priorities, identify their needs and find ways to resolve them. And that there is always a need for an external agent: a professional, an academic, a government official, a financier, an architect to come and find solutions for people's poverty. The real power of the exchange between South Africa and India and between poor communities in the same country is that the learning process is a horizontal one. Poor people teach poor people how to identify priorities and resolve their particular resource needs. So at the same time that the product is being achieved and the goal is being reached, people are finding ways to solve their own problems. They are not being put into a situation where their dependency on external agents is being reinforced. In fact, it's liberating because people in the very same context as themselves are showing them answers, rather than having those answers shown to them by professionals.

### **Women in exchange**

Whenever women come together as a group something will happen definitely! When women are the vehicle, you can change culture.

The poor are now, and will continue to be, the major producers of housing. And amongst the poor, most often it's women who design, build and defend all that housing stock. Communities rarely acknowledge this, though, and poor women themselves seldom feel proud of their creations. Almost all women living on the pavements in Bombay, for instance, have built their own houses. But years ago, when asked about this aspect of their lives, they laughed, What? This old heap of bamboo and plastic?

Here's the word from SPARC in India: If you want to make qualitative change, women have to be in on it. For us, women's participation is a central, non-negotiable feature in all community action. In our work with communities, we don't separate women's issues from general community issues. Instead, we work with our federation partners to guide each community along to a point where the central participation of its women is not only allowed but nurtured. This has gradually built a strong federation

of women's leadership in Mahila Milan, in which women are treated as the initiators and not consumers of change. It's clear to us that this strength emerged from men and women working together.

If this kind of validation happens in one place, how can it be shared, how can it be extended? In all the exchange programmes around the region, women are central not out of any abstract imperative for gender equity, but for some hard, pragmatic reasons:

- The people most affected by the lack of land and housing are women, so it makes sense then that they should be the ones who decide how and what they learn and do.
- The mass mobilisation which is essential to develop shelter alternatives that work for the poor cannot happen without large numbers of women to sustain the process and embed it in communities
- Women make excellent exchange participants, being so much at home in the horizontal nature of exchanges. Here's how Jockin describes why this is so:

The eight o'clock news: For all this to happen, you need a lot of communication. And who's the biggest talker? Men communicate like telegrams short, coded, minimum information. But women communicate like loudspeakers telling everyone everything! No need to wait for the 8 o'clock news, it's already spread around by then. When women are involved, this is the natural result. Constant talk, constant questions they even talk in their sleep. And they have more subjects than men do kids, money, cooking, health, mothers-in-law, the price of onions and no constraints as men do. Women are the best communication vehicle known to man.

#### **Philippines Internal Exchange Process:**

Payatas is one of Manila's largest and most densely-packed squatter settlements, covering some 3,000 hectares of land on the outskirts of Quezon City. Thousands of men, women and children in Payatas make their living gathering, sorting and selling recyclable waste from the mountain-like garbage dump in the middle of Payatas. Seven years ago, these families organised themselves into the Payatas Scavenger's Federation, which is supported by Father Norberto, from the Vincentian Missionaries Social Development Fund (VMSDFI).

Some very busy pesos: Since 1995, VMSDFI has supported a thriving community savings and credit programme in Payatas in which members take loans from their own savings for setting up small businesses or expanding their recycling operations. These micro-enterprise activities have bolstered incomes, strengthened the federation's financial and organisational capabilities and given the scavengers increasing clout in their negotiations for land and credit for housing. So far, over 5,000 families have taken loans, and a 100% payback rate has allowed their savings capital to turn over several times.

The Scavenger's Federation, along with savings groups in other parts of the country, have been involved in the Asian exchange loop since 1996. Community leaders have traveled to India, Thailand, Nepal, Indonesia, South Africa and Zimbabwe, and over the past two years, a growing programme of national exchanges has brought together poor community organisations from all over the Philippines. These exchanges have set off a lively cross-pollination of ideas between poor communities within the Philippines and around Asia and Africa, and have helped transform an effective church-run micro-credit scheme into a national federation of community-driven savings schemes, focusing on access to land, water, sanitation and housing finance.

The Philippines Homeless Peoples Federation is now two years old. National exchanges have consolidated ties between groups in 14 cities with diverse operating structures, working styles and local ideas ties strong enough that last fall, in a crunch, the savings groups in Iloilo loaned 150,000 pesos to the scavengers federation in Payatas to make a downpayment on land! The federation is now using it's links with other savings federations in Asia to develop more tools for managing funds and savings collection that create more frequent interaction among savings groups cluster meetings, community surveys, daily savings. And more national and local exchanges.

Close exchange ties with CBO/NGO partnership models in India, Thailand and South Africa have helped Father Norberto and VMSDFI to redefine its role from a service provider to a federation support organisation. VMSDFI is now looking for funds for more exchanges to help this transition continue, and for setting up a revolving fund.

First big Federation Assembly: Members of poor communities from around the Philippines came together in September, 1998 for the Homeless People's Federation's largest gathering yet. Held in Payatas, the assembly brought together some 1,000 local members and over 200 from across the Philippines Davao, Surigao, Mandaue, Cebu, Calbayog, Samar, Ilo-ilo, General Santos City, Bicol, Luzon and Metro Manila.

The assembly makes a good example of the lively style of the Philippines exchange process. At least eight languages were spoken and dozens of sharply different local realities were enumerated at the assembly. Some groups were new, others were being revived, some were church-related, others were mini-federations in their own right. All use savings and credit as the central means of strengthening their communities and securing land and houses.

Over 25,000 families in the federation are in the process of acquiring secure land saving, forming homeowners associations, identifying land, negotiating prices, sorting out titles, planning layouts, exploring loan sources. Land acquisition is the topic numero uno in a country with no intermediate forms of secure tenure for the landless poor. So it's not surprising some of the assembly's most vital and most specific discussions occurred when visitors met people in the thick of their own land acquisition projects.

#### **Local exchanges:**

The Philippines is a country of hundreds of islands flung loosely across the South China Sea. It takes days to travel by boat between islands, and airfares are expensive, so movement between cities is not easy. So far, the VMSDFI / Homeless Federation's resources for local exchanges have been limited. But these constraints have by no means stanchd a growing process of horizontal exchange within the Philippines. Exchanges within the federation are managed with grace and thrift by the people themselves (and without hotels, caterers or per-diems!). Visitors stay with community families, eat home-cooked meals, and move around town by jeepney and bus. To keep meal costs down at the national assembly, people all brought delicacies from their own regions to contribute bundles of pili-nut sweets, squash and long-beans, baskets of durian, tender asparagus, huge deep-sea tuna from General Santos and bunches of fortifying saba bananas from Mindanao.

#### **Ten Tips for Exchange Supporters**

Horizontal exchange is a vigorous step away from external control of community's learning and development. Many professionals are uncomfortable with forms of learning in which outcomes are open-ended, and in which their role may seem secondary more as travel agents and interpreters. But NGOs do have a crucial role to play in supporting horizontal learning to catalyse, to facilitate, to nudge, to anticipate to help leaders strengthen what's happening locally and share what they know with others like themselves. And somebody's got to scramble for funds, write reports, book airline tickets and do all the behind-the-scenes juggling which is essential to good exchange programmes. But doing all this without slipping into control gear can be tricky. Here are a few tips on how to support people's exchange from around the region:

##### **1. TIP: The partnership needs to balance:**

An alliance between an NGO and a CBO can be very powerful, because it creates an internal checks and balances system which is essential. Unfortunately this symbiosis isn't too common usually those who control the money control the process, and that's how systems become vertical. Here it's interlocked. If the goal of the partnership is to build a movement, then the NGO can assist in the strategy-making R & D, but communities have to scale up those strategies themselves. The way these roles are negotiated internally is a direct reflection of how the partners negotiate collectively with the state. The choice is partnership and equality or patronage and inequality.

2. TIP: Be in it for the long haul:

Exchanges open communities of the poor to a wide spectrum of social, economic and political strategies, to use as and when they see fit. Aftereffects from exchanges can be powerful, but it can be hard to predict when they happen, since they are a function of on-the-ground realities and not project parameters. Both communities and their NGO partners must be around to take advantage of them.

3. TIP: Don't be a Trainer

When you truly think of yourself as an equal partner, you can never be a trainer. And being a true partner with communities isn't easy in fact it can be painful. They can chew you out sometimes. From India: In our alliance, training is taboo! We've removed the word! Training is a very strong word to be sitting on your head. The minute you take it off, you're free because you're a partner with communities. You're learning together, mentally equipping yourself to be clean and open with communities. None of the mature leaders in communities can stand to be trained. They will straight-away get blocked. Why should I get trained? I don't need any training. This is a human tendency.

4. TIP: Don't stand in front:

One of the surest ways to convince the government that poor people are helpless and inarticulate is for NGOs to rush in to interpret, to filter, to mediate to stand in front of them. This is something that happens all the time, and as Jockin puts it, If we don't know ourselves what we want, lots of people like NGOs and big project wallahs will be very happy to come and dance on our heads. Another leader put it this way: We only need an NGO to help open the door, so we can walk in and speak for ourselves. No solution is sustainable unless those who have to manage the solution in the long run are intrinsically involved and right out in front with professionals in the background. This kind of hands-off approach might frustrate development officials who'd rather talk to professionals than to slum dwellers but has the advantage of forcing the establishment of community organisation which is truly independent and lasting.

5. TIP: It helps if you don't want the job:

Sometimes, the best person for the job is somebody who doesn't really want it. The minute you want a job for whatever reasons you consolidate around it, ambition takes off and you go up in the air like a hot air balloon. Some support professionals have found themselves being lavished with compliments about the wonderful things happening in the community processes they support (but didn't make happen). Some squirm at such misdirected credit, but others bask in the glory! As one community leader said to one particularly uneasy professional, As long as you feel that way, it's good. The minute you start thinking you have done it, we're in deep trouble!

6. TIP: You have to participate:

A support NGO has to participate in the exchange process, not behave like a manager of it, saying This should happen, that should happen. A lot of NGOs fall into this trap. If you manage but don't participate in exchange, you lose your ability to anticipate what your community partners will be needing. If exchanges spark an expansion of savings groups, for example, the NGO needs to start putting aside resources and structure projects to support that the community leaders and activists who come can't do that they only do what they are good at.

7. TIP: Don't be a high moral mother:

Fights, dishonesty, jealousy are always part of community processes. The professional's temptation may be to swoop in like a magistrate to smooth rough waters and keep things honest but this can be a real growth-stopper. Those tensions are important for the poor, the stakes are high they're fighting for their lives and future. Let the dust fly just sit back and relax. Try using exchange: get another community to come help, so communities work it out on their own and both get stronger, smarter, more confident. The hosts get useful impressions from peers, and the visitors get the honor of being guru, and a chance to use another's problems as a mirror to reflect on their own communities. And the NGO stays out of the controlling position, and the community owns the process.

8. TIP: Don't think for people:

The main thing you have to offer communities as a professional is a fresh way of looking at the situation that's all. All you can do is throw this on the table and see if it gets picked up. The minute you start pushing your solution, ownership of the process is handed to you, and communities dust off their hands of it thwack thwack. When an NGO starts thinking for people, the process will get stuck. Jockin

uses a macabre anecdote to make this important point: If a person tells you he wants to die, instead of saying No, don't do it! Life is too precious! you could say, Very good you might use a knife, or a rope, or torch yourself, or jump in front of the express. So many options are there, yaar! Bring out disadvantages, but don't say the N word, and don't tell him what to do let him come to his own conclusions.

9. TIP: Stay small:

Nobody has ever successfully replicated an innovative NGO. A better bet is to focus on mobilising more and more people from poor communities, in wider and wider circles, to help guide their peers towards improved participation in their own development. In the long run, it is vital that poor communities, as the main group seeking social justice and equity, become central to the growth of their own development process. Better to invest in replicating that than replicating yourself. The NGO role should be one of gradual abdication.

10. TIP: You have to make a good match:

CBOs and their support NGOs have to have a relationship of trust and align on issues and strategies. It's dangerous for NGOs to enter into an exchange process without becoming aware of its larger implications. Exchanges can strengthen ties or they can magnify a troubled NGO CBO relationship. If you're not clear about each other's roles in your routine practice, that will create tension in exchange. Exchange sharpens community articulation and self-determination, and that leads naturally to confronting the centralised decision-making of an NGO which may still be in control gear.

Face to Face – Part 4:

We learn more from what we see, hear and do than from what we are taught.

Education is an admirable thing, but it is well to remember that nothing worth knowing can be taught.

#### **Learning direct from the source: Primary Learning VS secondary learning**

Our first judges are properly our senses, which perceive things only by external accidents. To really comprehend a thing, we need to see it, feel it, taste it or do it. If it's true, as the cognition specialists maintain, that 80% of learning comes from what we see and hear and experience, and only 20% comes from formal education, it's a wonder anybody still goes to college or bothers with workshops. At any rate, the message is clear: the power of seeing and doing is stronger than all the lectures and classes and training manuals in the world.

Bigger Ponds: It follows, then, that if you want to create a tradition or an institutional arrangement for expanding poor communities' ways of learning, then the borders of what they see and hear and experience have to keep getting broadened. If you whet people's appetites to learn more things, then you have to keep extending the borders to which they can grow to learn. They have to see, they have to learn, they have to teach. To do that, you can't put people in a small pond, can't restrict the learning to a small space, because then it restricts how much they can learn.

Wisdom from practice, knowledge from experience and insights from seeing are powerful kinds of learning which are, for the most part, denied to the poor, who get stuck where they are in very small and very murky ponds rendered immobile by poverty. If you have never heard about or seen with your own eyes evidence of a process which is effective, how do you take a chance to change the status quo? And when you learn about some effective thing, and even have a chance to see it, how do you get assistance to learn?

A lot of what's written about development approaches comes from what somebody else thinks is correct, not from what is actually good for the poor. If you want to see how viable any scheme is for poor women, those women have to go there, see it and talk to the women who are part of it. There's no substitute for actual exposure.

The exchange process is a way of linking communities and groups that are innovating, looking for answers to the big problems they face, and putting them in touch with each other, with some clear guidelines about the terms of engagement: each group keeps doing what it needs to do for itself others will observe, ask questions and perhaps ask for help adapting some strategy in another place.

You help because by articulating your solution, your own process gets sharpened. You move ahead in your own development when you teach someone else. You are no longer alone you have a partner.

In this form of horizontal learning, nobody is above anybody else, nobody is in charge, nobody is filtering or interpreting the message. Exchange makes knowledge a collective asset and sets up a chain of teaching and learning. It also puts into practice seeing is believing. But it is not enough to relate our experiences we must also weigh them, group them, digest them and distill them, throwing away what is not useful, so as to draw out of them the ideas that are useful to us.

**Traveler, there is no path. Paths are made by walking.** - *Antonio Machado*

Knowing that somebody else does it, and that it's good for them does not empower you. You need to do it yourself. You cannot be empowered by somebody else's discovery it has to work for you, and to get it to work for you, you have to do it yourself. Each one needs to learn, to go through something in order to internalize it. The proverbial wheel needs to be reinvented again and again. It is the same thing with the exchange process, where we say: This is how we do it. We will teach you how we do it, but then you will have to do it the way you need to do it. Exchanges can help compress this, speed up and shorten the cycle, make things more efficient, but that digestion and reinvention has to happen. This is especially true in women's learning just because somebody says it works, women don't believe it. This is especially characteristic of poor women. Unless they see it, unless they understand how it works, unless they try it out, they will not accept it and through this process of doing away with what doesn't work, they hit on horizontal or peer learning, which actually allows one set of women who have developed a certain skill or insight to demonstrate it to somebody else, and to help them pick it up. These solutions may take time, but they are based on common sense and they work for everyone.

**Cooking Lessons from India: Local exchanges within Mahila Milan/NSDF**

The scale of the national exchange programme within Mahila Milan / National Slum Dwellers Federation, like the scale of everything else in India, is mind-bending: in a federation which encompasses something like three and a half million people in 28 cities (2 million in Bombay alone a third of the city's slum dwellers), at least 500 people go on at least 70 exchange visits to other cities each month. As for exchange within cities, nobody keeps track any more nobody could! Here are some thoughts on exchange from Sheela Patel, from SPARC, the federation's NGO partner: For the MM/NSDF/SPARC Alliance, community exchange is the root strategy for all education and mobilization. It is through exchange that poor communities in the federation design new ways of solving old problems, communicate, disseminate ideas, monitor processes and support activities to thrive and grow.

The process began fifteen years ago when women living on the pavements in Bombay first began to interact with SPARC. We found that women on one side of the street hadn't spent much time with those on the other side, and so we initiated a process of interaction between the different pavement communities. Gradually, this extended to all informal settlements in the city, then all over the country, and over the last eight years around the world.

First you need enough people in one place to feel strongly about wanting to get something done, to get their hands on some solid idea and actually demonstrate some kind of solution to themselves something about which they can say, This is how we want it. Having done that, anyone interested can come have a look at this solution and explore the process which produced it. A whole lot of people in different communities around India have begun to acknowledge their own preoccupations, to try to understand them, to experiment. The federation is kept alive by all this experimentation in all these scattered communities. It's like a hundred cooking pots simmering away, each with it's own masala, it's own concoction of local circumstances, personalities and whimsy.

Out of these hundred pots, maybe ten, twenty or even fifty will find similarities in what they are doing and intensify their interaction with each other. That enables them to look at their situation from a wider perspective, at a larger scale. Some groups are running crisis credit groups, others are determined to get toilets or land tenure. Some want to reconstruct their houses, others are looking for credit to start small businesses. Through exchange, these ideas and strategies circulate, and with so many people sustaining their experimenting, all these groups get inspired, and in turn inspire others. In India, every single new idea, every single new programme and innovation that has come into use in the federation

in the last ten years has come out of communities doing it. This is how a collective awareness grows among the urban poor an awareness determined by their material needs.

The federation in India now has what we call a critical mass. This means that large enough numbers of people are working towards solving their problems, helping others to solve theirs and learning from each other's experiences to start affecting real change. As the exchange process in India has progressed, it has created enough catalysts and trainers to ensure that the process can reach out to more and more communities across the country, and the process has snowballed. We constantly play city off city, project off project. They try different things, and there is a fast and powerful communication network in place to spread those ideas around.

Traffic control: All this exchanging and exposing is handled by core teams in NSDF/MM. The managerial tactic is usually that older members within the federation guide newer members through the process. This hand holding is done within cities and across cities and states, and constantly seeks to engage more communities and make present relationships deeper and stronger.

When a team of senior leaders from Bombay visits a city, the local federation usually works out with them a list of things they need to learn through visiting other cities and federations. Then, when they feel they're ready to go, they take an advance from their own savings to pay for their trip and they go. No NGO or external organisation has to give them permission it's their own decision, within their local federation. Later on, when they've reported back to Bombay (usually by phone or in person), they get reimbursed from Bombay. Local federations chose their own leaders to go on exchanges and do their own follow-up evaluation of their exchange teams by looking collectively at how effectively the returning leaders have passed on experiences and solutions they saw elsewhere.

### **Using the Vanguard Communities**

In most of the national exchange processes around the network, there are certain communities that are the vanguards in the process. The ones up at the front of the line, the innovators, the risk takers, the go-getters. So in Bombay, you have your Byculla Mahila Milan, and in Pune there's Rajendranagar. Then South Africa has its Philippi and Zimbabwe has its Mbare. In Phnom Penh you have Toul Svay Prey and in the Philippines it's Payatas. These communities become demonstration centres and hosts of innumerable exchange visits. What is important is that their maturity emerges out of the local work that they do. They're not only getting the big visitors from other countries, but so many local people are coming to meet them, to see the houses, to watch the process. For every international guest these communities receive, they're receiving a hundred local and national guests. So increasingly in the exchange network, you have communities that learn to set up and manage their own exchange events.

After handling such a lot of traffic, these vanguard communities become very resourceful and efficient hosts of exchange teams. Many find that with time, they don't need an NGO to come along. The Byculla Mahila Milan have even been known to do without translators now and then. Now, when the South Africans, Cambodians and Nepalis come to India, you don't need a SPARC there, you just send the visiting teams out with these Mahila Milan women and they talk in their own simple telegraphic language: You go do this, go do that! Banoo and Rehemat may know only a few words of English, but there's so much affection there, so much understanding about people's needs. They can take visitors around on their savings collections, go shopping with them, take them to eat.

### **I think I can't / I know I can: Senegal in South Africa**

Last March, a group of women from the Savings and Loan Network in Dakar, Senegal visited some Cape Town savings schemes in the South African Homeless People's Federation (uMfelanda Wonye). The Senegalese network came with 12 years of experience in savings and loan schemes for income generation, but were short on experience in people-driven housing processes. From the South African federation (which at that point had just built its ten-thousandth house) the women were on the lookout for lessons in how poor women like themselves can develop the technical skills to design and construct their own houses.

The visit makes a good case for the power of seeing, and describes a transformation that repeats itself again and again across the exchange experience. The women on the exchange had taken part in several technical training programmes back home in Dakar, set up by Enda Graf, the Senegal

network's NGO partner. They'd seen manuals, they'd been given presentations, they'd looked at slides of flower-bedecked, people-built houses but all that hadn't translated into much confidence that they had it in them to build any houses.

We're not positive that we can develop the technical capacity to undertake such work, said a reticent Ndeye Astou Ndao, at the beginning of the trip. In South Africa, women who had planned their own settlements and built their own houses did their best to pile on the reassurance. Their message was clear women can pick up the technical skills to build good, solid houses they do it all the time but the actual building of houses is secondary to all the preparing and organizing and mobilizing that has to happen before the day you start building.

Patricia Matolengwe, the SA federation's national chairperson, explained that the South African women were able to develop their skills through exchange visits with Mahila Milan in India. We didn't know how either! We didn't know how to conduct affordability studies, to make bricks, to design plans or construct houses, but we experimented, and we learned.

But stronger than all the encouragement and all the persuasion was what they saw in federation housing developments at Victoria Mxenge and around Cape Town, where women worked alongside men laying foundations, installing roofing sheets, digging trenches for sewer lines, making cement wall blocks. In savings offices they saw more women sketching house plans on the backs of electricity bills, arguing about square footage and ventilation, totting up costs on a calculator. Everywhere they looked, women were intensely involved in some stage of planning, saving for, building or moving into their own houses houses which stretched in long, neat lines almost as far as the eye could see. This from Another Senegalese visitor, Aminata Mbaye: When I asked the technician who works with us in Dakar to show us how layout plans are designed, he used such a sophisticated jargon that I barely understood a word he said. Yesterday when we were in Protea South, we asked a woman to draw a plan for us. When she explained house modeling and showed us around, I understood it, and felt I could do that too. And this from the same reticent Ndeye, at the end of the trip: But now that we have concretely witnessed the South African women's work, we know this can be done. I just hope we can convince the women back home!

### **Ten Rules-of-Thumb for Planning meaty exposures:**

There are now lots of groups around Asia and Africa involved in on-going exchange relationships with other countries and within their own. All these exchange programs cultivate their own rituals, and find their own ways of managing these complex processes gracefully and effectively, of getting the balance of elements right, so the exchange visits energize both visitors and hosts, and doesn't leave both of them zapped. Managing but not over-managing exchange visits is a complex science, and not everybody agrees exactly how to do it. A lively, perpetual, friendly debate surrounds the questions of who goes, how long, what to do, when to go, how much to plan or whether to plan at all.... But amongst the assortment of all these tricks, a few important common principles emerge. Here are ten of them not necessarily everyone's top ten, though so take it with a grain of salt:

#### **1. You have to have a Burning Question:**

How to deal with a crooked leader? How to make a cheaper foundation? How to persuade hostile city governments to support your plans? How? Why? What? There has to be something you're urgently looking for some advice, some fresh idea. This kind of thirst comes only when you've got a stake in your process at home, when you're in deep enough to have developed enough problems and gotten in enough tight spots to really need ideas. For this reason, some of the least productive exchanges are those which send out brand-new groups involved in brand-new initiatives on tours, before anything is happening on the ground.

#### **2. You have to do some homework first:**

If you haven't plunged into your own work before you go, it's all theoretical, all in the air still, all ideas without any application. Without an anchor in your own reality and in solid work on the ground back home, exposure trips can be like a tour of voo-voo land. And the best kind of anchor is getting something started before you go preparing, mobilizing, saving, land-searching, negotiating, building, designing anything! When some NGO shows up with a few community people but no people's process, the hosts have to wonder, where are these seeds going to be sown?

### 3. You have to Send Vital Leaders:

In exchange, you are linking vibrant leadership in different places, you're not creating a new bunch of consultants without any day-to-day responsibilities, who just want to float all over the place. Exchange is based on a foundation of activism on the ground, and people's ability to do things can only be sharpened on the ground. For instance, Laxmi's ability to train others emerges from demonstrable ability to be a superb collector of daily savings. As she gets busier with exchange work in other cities, she becomes more efficient, does her tasks in smaller amounts of time but the important thing is she doesn't NOT do those tasks!

### 4. It has to be a group:

You can never give exposure to individuals big rule! You have to take groups, and the groups have to be compatible enough at least initially to live with each other for five or ten days. The first exchange experience shouldn't be a cat fight. Never going alone and never doing anything alone is a key learning principle, it's a way of spreading out wisdom, building teams, extracting maximum learning capital out of one experience.

### 5. Send Men and women:

You need a balance of men and women. Women's participation cannot be separate, as a project or a strategy, but must flow as a central feature of all activities and as a process of organisational work. This is not for some abstract goal of equity, but for practical reasons women are at the centre of development, they know what's what in their communities they're natural born surveyors, the natural communicators. They're the ones who will carry this learning back and spread it around guaranteed.

### 6. Send veterans and first-timers:

In on-going exchange relationships, there needs to be a balance between people who participate in exchange continuously who evolve and grow and new people who get exposure to that process. The ability to make strategic intervention emerges out of a deepening understanding of the process. You need some continuity, need some people who are always going. But you constantly need new people getting new exposure. You need a balance. Keep bringing new people in who the veterans learn to look after. It's like falling into the footsteps. Also, you create a hierarchy of people who are in line.

### 7. You need to give people room to adapt.

Many first-time community travellers react violently to different situations, can't handle some things, have trouble with food, weather, drinking water, health. These things have to be taken care of, allowed, so people can get past the shock and actually relax enough to look and learn. Sometimes this means not doing too much so people don't get overwhelmed and close up, and sometimes it's just a question of teams acknowledging these problems and dealing with them.

### 8. Don't go for too long:

No exchange visit works for more than ten days two weeks at the outside. There is a tendency to want to go for two months, when you're going so far away and getting this chance! But fatigue sets in. Also, you are taking vibrant and effective leadership on the ground from one country to another country. You're not taking people who have nothing to do! They have responsibilities in their communities, and are serious about them. That's who you want to be on the exchanges.

### 9. You need a good interpreter:

The role of interpreter is very important in exchange. This person is the medium through which communication between these peers will flow, and if that flow is coloured, or drained of its liveliness, or manipulated, it can botch things up and prevent that transfer, that exchange especially in exchanges where there is not yet a relationship of trust between the groups. A person who is actually interested in the process, who can translate in a lively, accurate and sensitive way without interpreting and processing is a gold mine.

### 10. Exchanges should be an extension of ongoing process:

Exchange relationships shouldn't be entered upon lightly. The critical decision-makers first interact and familiarize themselves with each other and ensure that the exchange process will strengthen their on-going work. It can't be an add-on, and this must reflect in the way the exchange programme is designed. Also, participants must take exchange for what it is: no more and no less an exposure to

new things, which each individual community must themselves decide what to use. It is not a training leading to funding. face to face Part 6:

**You learn when you teach, and teach best while you're learning.**

**The perpetual dabba:**

In India, there's a custom of sending home-cooked eatables around to neighbours and family in little steel boxes called dabbas. Indian kitchens are filled with dabbas, each engraved with the family name, to keep track of whose dabbas are whose, in all this culinary coming and going. The loveliest part of the custom is that you never return a dabba empty there's always a sweet, some mango pickle or a little curry inside. In cold economic terms, this is a quid pro quo, but in human terms, it's a way of consolidating kinship and friendship, and perpetuating the exchange of human kindness and mutual help theoretically forever

It's a lot like those Indian dabbas with exchange learning: an idea that one group has cooked up gets passed on to others, who look at it, taste it, digest it, transform it. Things keep getting carried to new places, where they're further transformed, and often end up coming around to where they started, in some new form, to inspire further cycles of transformation. Some little idea to fill the returning dabba. It becomes a relationship built on giving which goes back and forth.

Sharing problems, asking questions, becoming guests, hosts, organizers and participants pushes leadership into various new roles and sharpens the ability to articulate. This can happen between communities in the same city, around the country, or between countries it's the same idea, but the bigger your pool of exchange partners, the greater the options are for playing groups off each other. The important thing is that you teach while you do.

But also, greater distances mean sharper differences differences of language, food, climate, manners. The process of exchange is a way of building bridges, locating similarities and using these differences creatively. The capacity of community leaders to cope with differences, to thrive on and use them not only enhances the relationship and the learning, but also improves tolerance and leadership skills.

**This works in several ways:**

1. The more you teach others, the greater your own understanding: This is a curious fact of how we learn and how we grow, and a recurring theme in exchange learning. The more that you explain what you do to others, the more systematic and refined your own understanding of what you do becomes. Plus, your ability to understand the different reality in which other people live makes you reinterpret your experience in relation to what's happening to them. So you get a new angle on your own problems.
2. The Proof of the Pudding: When communities host exchange visits, show their own work and explain it to others, they're taking the position of local expert. This fortifies the legitimacy of what they're doing for themselves, who often take for granted what they have achieved. When people from elsewhere see that work, appreciate it, ask questions and even wish to use these ideas that's potent stuff! It is the critical feedback community leaders need to affirm their own purposes. It's the proof of the pudding. You only know that your process is good when communities like your own want to adopt it!
3. Teaching solutions before those solutions are worked out: In a lot of exposure programmes, people teach while they do, not after they've finished doing, when their experience has been set and fossilized. This acknowledges that when people anywhere teach, their own development is not necessarily complete, their own solutions are not necessarily all worked out. This is a good argument for creating learning systems which allow people to start teaching before their solutions are worked out. Don't let anyone fool you there's no such thing as a perfect or even a truly finished project in development. And processes which are unfinished and imperfect no matter how many loose ends they may be trailing make rich sources of learning, and contain the seeds of many ideas which might find fertile ground elsewhere. In the regional exchange scene, this happens all the time.

4. Exchange allows learning at many levels at the same time. All the groups involved in exchange are at very different levels of preparation and deal with very different local circumstances. One of the first things that exchanges teach leaders is how to assess these levels in the groups they're visiting or hosting, and to then work out a productive pedagogical mix. Even within exchange teams, there are often people at sharply different levels looking to explore different things some may be way ahead and ready to build houses, and others might be starting from scratch, and need advice about savings collection or managing an eviction crisis. Both guests and hosts gradually learn to accommodate this, and in these ways, teaching and learning become parts of the same cycle of growth. In India they call this hand holding.

5. Teachers and learners: Some groups may fancy themselves always the teachers and seldom the recipients of how to do. But don't pay much mind this is just a healthy show of bravura, for there a great deal of pride and confidence comes with teaching others. There is nothing so liberating as realizing that you know a lot, and that others want to learn what you know. But a closer look at these bards will reveal they're also looking, picking up things, sharpening their understanding, absorbing things. They're getting something in the returning dabba. If they weren't, they'd stop doing it. Plus, something vital happens when poor people look after each other look after the people they're traveling with, and look after their guests from other places. When visitors to Bombay, for example, are shepherded around Byculla by women from Mahila Milan, they find their needs being very gently attended to, without fuss, by people like Laxmi, who look after their food, their drinking water, their need to use the toilet and can direct people, in her pigeon English Now go office. Exchanges build bonds between poor people and poor communities which are direct. When we meet in each others settlements, we're developing our own culture, which is not NGO culture. This new culture means sharing stories, telling where you've come from, who are you? This is a way of building a culture, a sense of belonging, a place. This is a way of ironing out dependence. This is our learning. This is our education.

#### Hosting and Guesting (Hosts and Guests?)

Giving and receiving sustains relationships. If an exchange doesn't add value to ongoing processes, then it won't be repeated, the guests won't be welcomed and the learning will be diluted. When communities host exchange visits, they're not only being gracious hosts the visit has to matter to them. Those who host exchanges must be able to graft this exchange process onto their own ongoing work. By doing so, they achieve as much for themselves as they do for their guests, who get to see events and strategies in play. This is essential because seeing is believing.

#### Making crises into classrooms: Evictions in Byculla

Last year, when there was a demolition scare on pavements in Pune, a group of women pavement dwellers high-tailed it to Bombay for help from the demolition survival experts, Mahila Milan, who for years have used demolitions as training. For two days, they sat with women from pavement settlements in Byculla and Mahakali, which had just undergone a massive demolition to make way for a road widening, and which was now planning for resettlement under the city's Slum Rehabilitation policy.

The subject of this exchange? Demolition management. The venue? A demolition site, where 226 houses had just been bulldozed. The teachers? Pavement dwellers in Mahila Milan, veterans of countless demolitions. Samina, from nearby Byculla, has lived for 30 years on Bombay's footpaths. When we first came here, we had to rebuild our houses every 15 days. Then the municipality and police came and removed everything including the food as it was cooking in the pot! Children ran away to other places. For twenty years, everything we saved was taken away by the municipality. What strategies did they pass on to Pune?

- Do your homework before a demolition: Save money together. Number all the houses in the community. Keep detailed house lists with all your documents and proofs of residence. Get to know local police and municipal hierarchies.
- When a demolition happens: Make sure nothing is taken away. If it is, keep a detailed account of what's taken. Keep a record of all previous demolitions. Get other communities to come as a morale-booster. Use a demolition crisis to strengthen your community's organisation, to develop your skills, to make the city respect you.

- Plan for the future: the most powerful weapon against the immediate threat of demolition is to focus on the long-term goal of secure houses. Use your collective planning for the future to strengthen women's skills and confidence. These are your trump cards in negotiations.

### **Early India South Africa Exchange:**

I am a graduate of the University of Mahila Milan: Early India South Africa Exchanges

There have been so many exchange visits between India and South Africa over the last nine years that nobody even tries keeping track of them all any longer. The working relationship between the Mahila Milan/NSDF/SPARC alliance in India, and the South African Homeless People's Federation / People's Dialogue alliance in South Africa has become one of the closest, most productive and longest-lived exchange partnerships in the. Here are some reflections, from two hemispheres, on the history of this complex and ever-transforming partnership.

### **India on South Africa:**

It's important to keep starting new fires, to put new pots on the boil, take risks and allow things to develop. Some risks pay off and turn into something and some don't, but that's all part of the process. The work of the MM/NSDF/SPARC alliance is like 100 pots on the boil and one of the biggest and most furiously boiling pots is the India South Africa exchange, which since 1991 has brought leaders from poor settlements in the two countries together.

For the Indian alliance, this exchange programme was a continuation of the same things they had already been doing within India since 1985. The exchange concepts which had grown into a methodology, between settlements and cities in India, got their first chance to cross borders (and hemispheres) in the exchanges with SA.

When the South Africans made their first trip to Bombay, both sides felt the need to start immediately. It began with shelter training, but eventually all the tools which had become standards in India found their way down to South Africa: daily savings, community enumeration, mapping, house modeling. At first, the Byculla Mahila Milan and NSDF leaders were clearly the gurus, and the SA federations were starting from scratch. But the recent independence struggle meant that these beginners were already highly politicized. The first housing training program in SA represented a refinement of the process already begun in India. Through teaching others, it got better, sharper, clearer for both sides.

Over the years, nothing was ever simply taken from India and reproduced in SA. Instead, community leaders came to India, saw how things were being done here and took that back home, where they adapted those ideas to suit the situations in SA. Afterwards, the Indians visited SA, to assist and to participate, and many powerful outcomes have emerged. As the exchanges went on and the relationship deepened, ideas began flowing both ways, and the exchanges brought unexpected benefits to both sides.

### **South Africa on India:**

The exchange programme between South Africa and India has changed a lot in its focus and its purpose. To begin with, it was really a question of the South Africans, as they emerged as a nation-wide federation, coming to India to explore the Indian process, identify elements of value in the way that the Indians worked, take them back to South Africa, adapt them to their local conditions. If they were appropriate and happened to stick to the SA context, then they were systematised and replicated on scale.

All the principles that are at the heart and soul of the South African federation's activities can be traced back to India, and the method of transfer of that knowledge and those skills was the exchange programme. So savings, credit, managing of money all have their roots in what the South Africans learned from their exposure to what was going on in India.

Similarly, a shift in the way in which the SA federation handled negotiations with the formal world can be traced to what they learned from India. Before 1994, resistance politics was the order of the day, and the South Africans needed to learn a new style: negotiation, politics and working together with government to seek solutions.

This emerged very strongly out of the exchange programme in a number of ways. First, there was an awareness of self-reliance through savings and loans and management of finance, an understanding of how important that is as a mobilising tool. And secondly, a shift from resistance to negotiation strategies in order to secure resources. When the South Africans first started going to India, there was a strong assumption among poor South Africans that with the new ANC government would come economic and social change, that the poor would be uplifted. It was an eye-opening experience for them to go to India and see that even after forty years of independence, the urban poor were still had no land or houses. This was immediately reinforced by the way Mahila Milan and NSDF used a negotiation strategy rather than a resistance strategy to gain entitlements.

The Indian visits to SA reinforced these lessons in very practical ways. So today, if you see so many savings collectives in SA being involved in similar systems to the Indians, you can trace their origins to the very first savings collectives that were actually set up by NSDF and Mahila Milan.

Learning in situ: Normally NGOs design workshop-type exposure programmes where the week's programme is organised in advance. We have never used that system, because we are quite clear that the most effective way in which people learn is practically, by doing things. When a South African group goes to India, for example, no special arrangements are made. The South Africans just go with the flow. Whatever is happening in the Bombay federations, or in the other cities is what they get involved in. If the groups are meeting with the local authorities on a particular day, the South Africans will join the meeting. If they are building houses, the Africans will help build, and if they are involved in savings, they will join that. The methodology is like dropping the visiting exchange group into whatever activities the host federation is involved in right then.

This gets modified slightly when exchanges are used strategically in negotiations with formal institutions. If we know, for example, that an Indian exchange group is coming on a particular time, we might try to set up key meetings with formal institutions and to use the Indian visit as a leverage to get those negotiations underway.

In the beginning, when the exchanges first happened between SA and India, there was a tendency to feel that the Indians were the teachers and the South Africans were the learners. That has shifted substantially in recent years, and the South Africans have had several chances to repay the Indians for all the learning they had received. When we first started going to India in the early 90s, for example, South Africa was a popular topic in the public domain, and Indian politicians were keen to explore links with South Africans. The Indian and South African federations utilised that very effectively in frequent cases, the Indian federations would organize meetings with key government officials at local, state and even national levels, and use the South African visitors almost as a bait to open the doors for those negotiations. And that's an exercise that requires some kind of planning! And everything continues to be in situ, following a process of daily planning, action and reflection in which the host and the visiting federations sit together and say, what are going to be our priorities for today? And the priorities are always a mix between the needs of the visiting group and the activities of the day of the host group.

#### **A Few of the lighter notes from the legend-making file:**

##### **The Tao in People-to-people Learning:**

There is a spirit in exchanges beyond what is actually being learned partly to do with what happens when people travel and experience new things together. Travel bonds like nothing else. But exchange programmes can sometimes be rough, things can go awry of schedules, nobody's quite sure what is supposed to be happening or when exactly they're going to get some lunch.

Dealing carefully with all this is important part of managing exchanges. For people unused to traveling, the difficulties of going away can be overwhelming different food, different customs, different languages, different habits of cleanliness, different styles of organisation. The exchange file is bursting with stories of Indians getting lost in airports looking for the toilets, Vietnamese losing passports, Cambodians falling into the sea on the way to Elephanta Island, Sri Lankans mistaking a finger bowl for soup and drinking it, Thais carrying secret stashes of dried noodles and bananas for fear of farang food....

## **The Yes-No-Okay-No Problem Team**

In December, 1998, a team of Cambodian squatters and district officials traveled to Zimbabwe on an exposure to attend the launch of the new Zimbabwe Homeless People's Federation in Harare. English skills among the group were not high. There was a translator along, but team-members were enthusiastic to use their few English words. Sok Mom, from the railway slums, was very proficient with Yes, Yes Yes, while Paa Sareim, from the riverside communities, could bring out Okay, Okay with unique sincerity. Seang Chan Moly, from Padek, didn't go much farther than No, no no, and Chuop Khon, Tuol Kork district chief, was the No problem expert. In Zimbabwe and South Africa, these few words were brought out with such apparent confidence that everyone started believing them! Have you had your lunch? the team would be asked Yes! Okay! No problem! So even when their stomachs ached, nobody was giving them anything to eat. When you ask about Sok Mom's most vivid memory of this trip half way around the world, she says, I was so hungry!

## **Payatas Group misses their connection and misses the Kanpur Model House Exhibition**

For the group of Filipinos from the Scavengers Federation in Payatas, their trip last December to join the Model House Exhibition in Kanpur was a comedy of missed connections. First their Manila-Hong Kong flight was late, so they missed their Hong Kong connection and had to stay overnight first in Hong Kong, then two overnights in Singapore, both times in fancy airport hotels, courtesy of the airlines. By the time they finally got to Delhi, they'd missed the exhibition, but four days later found themselves back on course, having a good exposure visit in Bombay's slums, with notebooks and water bottles. Lucy is a scavenger who works on the garbage dump, and this was her first time ever outside of the Philippines. So what was Lucy's reaction to the rest of the world, as represented by 4 days of transit lounges and Gucci and air-conditioning and two-dollar cokes? So that's what it's like!

## **Workshops on the train**

Journeys themselves can provide venues for some of the best discussions on exchange visits. Bus and train-ride workshops have become an established tradition throughout the exchange network, where the getting there becomes almost as important as the there. Exposure trips to India, Thailand, Vietnam, Indonesia, Malaysia often include long train rides between cities sometimes overnight and these journeys give everyone a chance to get to know each other in a more relaxed way when you're stuck in the train for a long time, there's not much else to do but talk. Some of the best ideas in the network have been transferred at 100 kilometers per hour on a train. Take for example the 5-hour train ride from Jakarta to Semarang last year, with an exposure group of community and NGO people from India, Thailand, Philippines. Mahila Milan women told stories, Jockin translated, Maurice passed out newsletters, the Thais sang songs, people swapped seats, photos were snapped, somebody offered Pringles and the lush, green, tropical Java countryside whizzed by....

## **Face to Face – Part 7:**

When solutions move, in people's hands, they change, adapt, create new solutions. There's a lot of talk these days about the need to transfer innovative practices in community development, but whenever breakthroughs in practice come into the spotlight, what gets emphasized is not their process but their outcome. As a result, a lot of development theory concentrates on developing models which facilitate unit replicability of outcomes, and after decades of this, cities are in a bigger mess than ever.

What's missing in this replication model is political process. It's as though the solution lay in replicating better ways of managing resources as they exist now and training poor people to participate better in that management. In all this talk of replication, nobody's asking questions about why those resources are allocated in such grievously lopsided ways, or how those decisions are made?

Cities operate on the basis of complicated webs of relationships and negotiation, in which all the actors are interdependent. Innovation can only be integrated into this web when the relationships are jiggled around enough to make room for innovation. This means examining those relationships and developing alternatives that is what has to be transferred, and that is where communities have to in the front seat. Processes and not products are what must be shared and transferred.

Horizontal exchange is not a means for transplanting specific solutions have to be specific to conditions in a given place. In exchange, you are transferring tools for making change and tools for finding solutions, from one poor community to another. An important part of this is learning to ask hard questions, challenging those lopsided equations and diving head-first into that urban web!

This can be done and has been done. The accumulated experience of community exchange so far is like a scrapbook of insights into how innovation can be transferred around the world. Within the Asian network, there is now an increasing ability to go to different places, look at what's needed, what could be useful, and then use resources in the network to help through exchange. Groups are starting to get an intuitive sense of what aspects of their work would be useful where. This ability to take something you found useful in one context, turn it, spin it around, and use it in another context expands your ability to support somebody else's work. And that's a wonderful thing.

Take it, turn it and spin it around: When ideas from one place, get spun around in this way and used in another place, it's a way of standardizing or templating processes which work for the poor. But it also leads (miraculously) to adaptation, variation and further innovation. Things which might start out looking alike negotiating strategies, house designs, credit management systems, land-sharing models, community contracts always get changed, adapted when they move around. This peculiar blend of sameness and variation is a sign of life in the transfer of solutions, and a regular feature of exchange learning.

A very large number of communities around Asia, at disparate levels, have to be carried through a process of change. Everybody would love to be able to tell them, This is the way to do it. There is no great single solution out there. But through exchange, the pool of options communities have to choose from is getting larger all the time.

Most federation leaders men and women are storytellers. That's how they communicate. When something works for them, they just tell everybody. It blows in the wind, and it belongs to everyone. Each group who receives it then takes it and uses it to serve their own needs. What began as a single solution now moves all over the world, beyond national boundaries, and gets adapted and refined and scaled up.

**A note on transfer and osmosis:**

What happens to all that learning when it gets back home? Unfortunately, everybody can't be exposed. Exposure programmes have limited resources and are by nature limited. Only a small fraction of poor community members can travel to other cities, and an even smaller fraction can go to other countries. So the big question is how to gather the experiences of those few who DO go, and transfer the ideas to those millions who DON'T go? One of the most important elements in making exposure programmes work is the homework back home.

Around the region, community groups are trying out many systems for injecting lessons learned elsewhere into the fabric of what's happening back home using story-telling, reports, meetings and even videos. These can be very powerful ways of sharing experiences, but many feel that's not where the real transfer happens. Here are some thoughts on what happens back home from the South African alliance:

There are two ways in which exchange experience is distilled back home, once the groups return. The first is a rather superficial but very important institutional one a Report Back. When groups return, they give reports-back immediately, at the next meeting of their collective, in their own community. They will also give reports back to their region, when their regional federation meets. That's a very much ritualised procedure now in the South African federation, and most groups are required to go through that strategy when they return.

But much more important is what happens osmotically. When people return to their settlements, they come with knowledge they have acquired while they were in India or somewhere else. And they begin to apply that knowledge practically, in the context of their own collective. And by applying it practically, that's how the experience is transferred from India to SA, or from SA to India. Once it has been applied, if it makes sense to the community, than it becomes institutionalised. And once it is

institutionalised, it is possible to replicate it, from one settlement to another. One community leader puts it this way: If I learn a new technique in Karachi, I don't take it into the lab when I get home. I immediately get to work with it. If I saw a brilliant idea about how to build an inexpensive sewer, then I apply that idea immediately in my lane and we start building.

### **What you transfer has to be robust**

Is your organisation robust? Are your mechanisms robust? Are your relationships robust? If you want to carry your systems from one country to another, they can't be flaky systems. If they don't work properly in one country, they're not going to work in another.

A lot of development processes in poor communities are held together artificially, by NGOs, by external funding, by political patronage. The minute those props are removed and they hit reality, they fall apart. On the other hand, there are other development processes which may not be so neat or so nicely managed, but which have weathered the storms, and can keep plugging along, because they are built on solid stuff, without external props. Sheela Patel from SPARC calls these flimsy and robust processes, and here's what she has to say about transferring them through exchange:

You can't take an idea out of the air and expect it to transfer. It's like me saying I want to tinker with construction, even though I have never constructed a house. But I think it should be done like this. And then I come to you and I say, it should be done like this. But if you ask me, I've never actually built a house. I don't know how to build a house, but I'm telling you it is to be built like this. That is a flimsy thing!

When you suggest a savings process to somebody, for example, transfer of that process only occurs successfully when it has been tested and has survived in its own environment. Daily savings is a concept which has become robust. There's not a single place where we have used exchange to set up daily savings where it has not strengthened the community, and the federation. Because with daily savings, you don't just save money, you save people. It's a very strong idea, backed with very mechanistic, routine systems, which have been hashed out, streamlined and routinized in a thousand communities, in several countries you can walk anybody through a daily savings process.

If you want anything to occur at scale, then it has to go through many filters of standardisation. And when that process of standardisation occurs on the ground, in communities, only those systems which are strong and which work for people survive. The other things don't survive. So if you take those systems to other people and say Try this out if you are able to show them that these systems work for you, then nine times out of ten those systems will work well for them also, because they are strong systems. They have a strong logic they are robust.

The same idea works the other way around. You can't take advantage of a regional exchange process unless your local process is robust. You have to first create a very fertile ground before these seeds from your international exchanges can come and be sown. You can't have nothing happening locally and then just keep going on your jolly global rounds. What are you going to come with? In that sense, the exchange process is a way of forcing that kind of investment in local processes to prepare that soil and make it rich. For me, that is what's so exciting about what we call the federation model, which forces the creation of that critical mass, the creation of savings and credit, housing, and all these tools which strengthen communities and make them ready to take full advantage of exposure and exchange learning.

### **Savings and Credit in Exchange Learning:**

#### **Change in Practice: Zimbabwe saving song: Dollar Dollar!**

Jockin calls it, the breath of life, the pulse, the lifeline. Patrick calls it our family, Norberto calls it the glue that holds communities together. These are not equivocal images! So why is so much exchange devoted to promoting, reviving, refining and extending savings and credit? For one thing, it's a strong idea that transfers well if you're looking for robust processes, here's one of the robustest. It's been carried in people's hands across the region, and around the globe. Savings members within the SDI network now number in the millions, divided into thousands of small, autonomous women-centred,

people-managed groups, with millions of dollars in savings for housing, emergencies and income generation. Here are some thoughts on savings and credit from the experts:

1. The word from the Indian federations

The need for money is the one thing that binds all these communities with so many differences. Savings is not one separate activity, but the breathing that keeps you alive inhale savings, exhale credit! Savings can give life to people it can give people jobs and houses. What other programme can do this?

One community dollar is equal to a thousand development dollars! Because that community dollar represents the commitment of thousands of poor people to their own development. Without the direct commitment of a savings scheme, people will participate in any freebie that comes along. But when it's from your savings scheme, it's YOURS. That feeling comes only when you are saving. Without this, development and improvements have no meaning.

Instead of waiting for the government to provide development, communities now study their own needs, study what state policy provides and formulate solutions that work for everybody. They begin looking at their own resources, and only what they don't have they demand from outside. Savings is a resource poor communities put together and use.

2. The word from South African federation:

The savings scheme has given us a family. Bank managers don't know us. The savings scheme do, they are our people, they know where I live, they know when my daughter is sick, when I haven't got enough to buy potatoes or meat. We are the owners of the process. You cannot claim a process empty-handed. On a daily basis, people take control of their own lives.

When savings schemes collect money, they collect people. We need lots of people. Without big numbers, we can't get this kind of momentum, to articulate our needs. Now in South Africa, we're engaging government at all levels. We come to these negotiations with resources in our hands. We have thousands of people and huge savings.

3. From the Thai Community Network:

Savings and credit makes room for poor people to develop their strengths gradually, to make decisions together through a communal mechanism that is grounded in daily rituals. It's quick, simple and relates to the real needs of the urban poor as defined by themselves and creates an on-going process of learning about each other's lives. When many small savings groups link to other groups, these larger networks provide access to greater financial resources and enhanced clout when negotiating for basic needs. This process has political implications, since the stronger status of their own networks enables the poor to deal with the larger, structural issues related to their problems.

4. From the Cambodian Urban Poor Federation:

We've seen cities abandoned, governments overthrown, and currencies become worthless over night. It's no surprise that we've learned to keep our assets in gold or rice. During bad times, gold can be hidden or run with. Rice can be eaten or traded. But if we put 5,000 Riels into a gold chain, the money just hangs around our neck, doing nothing. If we put it into community savings, it gets busy. It can help start small businesses, help people in a crisis, help build our communities, help generate more money. Nobody else is going to give us what we need. If we want to build good houses, start businesses, construct toilets or do anything, we need money.

## Savings Chart

Federation/ Network  
started saving  
formed federation  
# savings groups / number of towns and cities  
# members  
total saving

India  
1986  
1986  
??? / 25 cities  
3,500,000 (?) maybe 500,000?  
\$ 184,000

South Africa  
1992  
1992  
101 cities  
100,000  
\$ 500,000

Zimbabwe  
1997  
1998  
153 groups / 30 towns and cities  
18,500  
\$ 110,000

Namibia  
1996  
1999  
92 groups / 15 towns and cities  
2,810  
\$ 50,160

Sri Lanka WB  
1989  
1991  
1,800 groups /  
18,000  
\$ 300,000

Sri Lanka WDBF  
1993  
1999  
501 groups /  
3,969  
\$ 82,000

Thailand  
1992  
1996  
658 groups / 50 cities  
78,000  
\$ 13,000,000

Cambodia  
1994  
1994  
207 groups / 2 cities  
6,872  
\$ 45,000

Philippines  
1995  
1998

? / 6 cities  
20,500  
\$ 600,000

Nepal  
1996  
1999  
53 groups / 3 cities  
1,000  
\$ 14,500

Senegal  
1986  
--  
1 city  
20,000  
\$ 1,300,000

Kenya  
1999  
1997  
2 cities

### **Copying during the examination will be allowed and encouraged**

#### **Some words of encouragement for copy-cats**

In the exchange process, flagrant copying is allowed and encouraged. Copying can be a powerful first step in transformation and leads naturally to variation. The first cycle of learning can be picking up something that looks useful a savings record system, a brick-laying technique, or a negotiating strategy and trying it out back home, copying it. There's no harm in trying, and if it flops back home, doesn't graft on, that means it's not right for that other place and will die a quick, natural death. But if it does graft, then a mysterious thing begins to happen you start out by trying to do it exactly the way they do it over there, but then all the nitty gritty of local realities creep in to mess up that original, and you end up having to alter it, adjust it, change the sequence, for local conditions. Before you know it, you've got a brand new thing. The principals of the original may still shine through, but now it's all yours, you made it, you own it, you understand it, your pride in it is the pride of the creator. A good example is the Mahila Milan house. Designed by poor women in Byculla as a 10 x 15-foot, no-frills, minimum house model for minimum conditions, which they could build themselves and which would be affordable to the poorest. Over the years, these women brought their house model to communities all over India, through countless shelter training exercises and model house exhibitions. Women and men all over India saw this house, its ideas diffused, the skills to build it diffused. But when cloth mock-ups gave way to actual housing projects in Bangalore, Pune and Hyderabad, that mysterious thing happened that model began changing the loft moved, the ventilation changed, the building materials were different.

The house design itself is not really so important. When you design something and share it with everybody in a way that they are comfortable with, in local situations, people will automatically start doing their own variations it never fails. The model gives local people a framework within which they can innovate a conceptual hand-up.

#### **Pearls and Recipes**

Joel in South Africa explains this process using the analogy of how a pearl is formed: The concept or the idea is taken in like a tiny grain of sand. Maybe that original grain comes from Bombay or from Manila but the pearl is made in South Africa! Sheela uses the analogy of how Indian women pass on recipes to each other. One says, for example, This is my recipe for curried chickpeas, but when somebody takes it far away, some of the ingredients aren't available, the stoves and cooking vessels are different, family tastes vary. So that recipe gets changed. You keep innovating, finding substitutions, and adjusting that recipe to fit the new circumstances. And those curried chickpeas get so transformed that you might not recognize them.

### **Testing elsewhere things you can't do at home**

The exchange network can help frustrated innovators take a step forward that their local process wouldn't allow them to take by using more fertile ground elsewhere to test your own seed. If you have a concept, for example, and can see its connections but can't do it at home yet (maybe the government won't allow, maybe there aren't resources), it can get operationalised somewhere else. You can then go there and look at it. You don't have to wait for your turn to come, which may take ages. One of the most powerful aspects of this is that people don't all have to work out all their systems by themselves they can import processes to help them out if they need to.

When you do this, there's an equal and opposite reaction: you start something over there, and you create a precedent which you can then flash around back here: See, they did it in SA or in Thailand, and it works! Through exchanges, you can whet the critic's appetites for the very things they nixed earlier! This has become an important strategy for transfer throughout the exchange network in Asia and Africa. It expands your repertoire of options you don't have to have it happen in your own back yard any more. The network is full of examples of groups making a step forward that their own process didn't allow them to take.

1. Federation and Funds: In India, the federating process is extremely strong, but people's ability to get resources hasn't been as great, because the state hasn't supported that progress. But in Thailand, through UCDO, the state has made resources available to networks of poor people, and through this opportunity, they are rediscovering the federation process. Similarly, all the things they dreamed of doing in India having this dialogue, this discussion, this negotiation were just sprung as ideas in South Africa, but were taken up and put into action like that!

2. Construction Management at Scale: The Indian federations love saying they learned construction management in South Africa, because construction at large scale happened in South Africa before India. At the time of the Broederstroom meeting in 1991, the Cape Town municipality was insisting on foundation standards that ate up two-thirds of the people's housing subsidy. The Indians knew about this and sent participants who were good masons, and who knew how to do a cheaper foundation! So they went there, laid the foundation, organized the whole group of South Africans to lay out 7 foundations in 5 days, then worked out a system for building all the houses. They were teaching there, but they were also learning how to do construction on scale, which circumstances in India wouldn't allow them to do for several years yet.

3. Officials and Community members learning together: In Cambodia, the training of communities and city officials together, in a formal programme of integrated exchange visits to Thailand, India and South Africa is a new one for everybody in the network a dream. The Indians have been dying to do this for years, and using the Cambodia model, are now just starting to make it happen but it's not yet so overt.

4. Revolving Loan Funds: The MM/NSDF/SPARC alliance has pushed for policy to provide revolving funds to India's poor communities for 15 years so far, no go. But in meetings in South Africa or Cambodia, they could suggest a revolving housing fund to the ministers, and use UCDO in Thailand as a working illustration, and bang there go the uTshani Fund and the Urban Poor Development Fund.

Face to Face – Part 8:

### **The benefits of going away, getting out of your hole, enlarging your pond.**

In traditional societies, people who travel get wisdom. Think of the Haj, think of pilgrimages and wandering sages. It's not much different with groups of the poor.

### **Why go through the extremes of in inter-continental exchange?**

Wisdom and insight have always been associated with traveling to distant places think of the Haj, think of the wandering sage, think of the junior year abroad in college. When you leave the realm of what you know and can anticipate and go into the unknown, you're taking a risk. Distance has problems travel is expensive, languages, traditions, climate, food and customs are all different. You'd think all these differences would make communication across distances impossible, but paradoxically, in the process of learning, they become the basis for articulation and turn the stereotypes which

usually separate people into something that brings them together. Difference and distance can actually make things clearer. How does this happen?

1. The farther away you travel, the more you see yourself:

When you have to explain yourself to somebody who hasn't got a clue about your life, you end up getting to know yourself better because everything has to be explained and nothing can be taken for granted. The more you are away from your own environment, the more you represent it. Every little detail demands an exhaustive series of explanations and an organisation of information all qualities that are critical in all communication. For community leaders unaccustomed to introducing themselves or talking about their lives, and inhibited by poverty, this makes very good practice. During exchanges, people have to introduce themselves several times a day and develop a sensitivity to who the audience is and what their expectations are. Responses have to be addressed, different attitudes and values have to be clarified, moods and atmospheres have to be read. But all this is happening light years away from their local situations, they're out of the caution zone they can relax a little, make mistakes, say what they think, test new positions.

2. Going away builds tolerance and leadership skills:

Greater distances mean sharper differences of language, food, climate, manners, attitudes. Exchanges have to build bridges, locate similarities and use these differences creatively. The capacity to cope with difference, to use it and to thrive on it enhances relationships and fuels learning, but it also improves tolerance and leadership skills. When Paa Sarieem, for example, went on an exchange visit last year to Zimbabwe, something clicked all those women, halfway around the world, singing and building houses and starting their new federation. In the Cambodian federation, she'd been the famous sluff-off, the good-time-girl with the worst savings record in her settlement. But somehow, Zimbabwe inspired her, made her into a leader. Now she's at the core of a revival of SUPF through its internal women's federation. She's unstoppable, and the leadership that was potential in her got engaged in that extremely different, faraway place. (maybe put this story in a little box?)

3. Going away bonds people:

Sharing adventures and living together for a week or two can create emotional bonds which turn into supportive and long-lived working relationships. On exchange trips, people eat together, they look at each other's moods, they help each other through rough spots, they feel discomforts together, they deal with alien experiences together. They're not super-glued to each other after they come home, but a sense of feeling a closer camaraderie with each other almost always increases because of these visits. People also get a chance on trips to discuss issues with their companions that may be too sensitive to talk about at home.

4. Going away opens up space for reflection:

Exposure can clear a head crowded and weighed-down with immediate local realities, with spats, complications, personalities, pettiness it's easy to lose the main thread in all this. Conflict and competition can create impediments for communication, and often there's no space for reflection. You're stuck! But when you travel to other realities where you're just a visitor, you're free of all that clutter, you're traveling light. And with greater lightness you can look and think and compare, and rediscover those threads. Traveling to a different place, seeing things in a fresh situation, gives you a new imagery, being away allows for reassessment of this process.

5. Going away refocusses your lens:

As professionals, we give ourselves the right to be supremely involved with issues everywhere, but we don't give that right to poor people they're only allowed to be involved with their own worries, poor things, it's too much for them to be involved in somebody else's worries! In fact, people are extremely generous and caring even poor people and when they do move out of their own realities and refocus their lens on somebody else's life, it's healthy, it's good for them. When exposure groups went to the model house exhibition in Kanpur, for example, the focus of that programme was on making sure the Kanpur people got tenure and the right to build their houses. The minute those groups moved from Kanpur to Bombay, then Bombay became the focus. This coexists very easily with all that those outsiders were learning and what they were getting out of these events.

**We're all in each other's back yard:**

Now, whenever the women from India's Mahila Milan meet friends from Africa, Cambodia, Nepal or

Philippines, with whom they have worked, after the round of warm greetings there is first an initial debriefing, which to some might look a little surreal this group of poor, illiterate women in old sarees and worn slippers talking enthusiastically and intelligently about places that are in other hemispheres. What's happening there in Botshabelo with that 2-story house design, are the people accepting it? or What happened to So-and-so who took the savings to buy her husband a bicycle, did they come to terms? or What did the government say to your land-sharing proposal for that slum in Montalban? This is true global hob-nobbing the bread and butter of a group of people who are at home in each other's lives around the world. They're friends, they know each other, they keep up, they visit each other, they help each other out and learn from each others experience.

**You see, our situation is special:**

After a visit with tenant organisations and homeless groups in UK last year, Sheela Patel from SPARC had this to say. In almost every place I visited, the sentence that kept echoing was 'You see, our situation is special.' Why did this sound so familiar? In almost every community in which the NSDF works, this sentence is the preface to all discussions. Each person, each family and each community is unique that's what makes the whole thing so interesting but we do have many things in common. More than anything else, the circumstances which lead to impoverishment unemployment, marginalization, unfulfilled aspirations have a root causes that are often similar.

When groups of community leaders travel to other places, they begin an education which allows them to explore the lives and situations of people in other communities, to see what makes their own circumstances special and different, and to locate patterns and ideas which they can use in their own struggles for a better community. And it turns out people are not so unusual as they might have thought. What one poor community person is experiencing in any place at any given point, is liable to be a slightly different-colored version of what is happening in many many places around the world the impoverished part of the world, that is. So the experience of exchange affords a hugely expanded picture of common predicaments and common possibilities.

How freeing to realize that your situation is not so special, that you're not so far beyond the pale after all, that after years of despair and isolation, you find that many people not only have similar problems, but they have all sorts of ideas how to solve it, and you can learn from them, share the burden. But it also demands that you do something about it!

Example: When the Indians first went to South Africa, everybody told them, You see, South Africa is different. You can't do much in the black townships they've faced years of violence and that makes any intervention too dangerous. Yet, six years later, housing savings schemes in informal townships in almost every province of SA are going strong and are now all linked up. Today the federation represents the voice of the homeless people of South Africa. And are in dialogue with city administrations, provincial governments and national governments.

Example: Three years ago, when the alliance began to work in Cambodia, everyone said, But you don't understand the situation in Cambodia people have been uprooted and their sense of community destroyed by the long period of terror in this county. You cannot expect them to behave as a community and begin savings groups and develop trust and accountability to each other. They too have been proved wrong. Through exchange and constant dialogue, communities in Phnom Penh are now running a well-organised savings and credit programme in half the city's 450 informal settlements, which helps women and men start businesses, build houses, negotiate with the city and create a poor people's movement.

**Solving problems HERE when you go THERE:**

When communities do get resources either from within or without the first reaction of some leaders may be to grab everything for themselves. Imagine taking those kind of leaders out of their communities and dragging them on exchanges to other settlements, in other cities, pushing them up in front of the meeting and telling them Now help this community solve its leadership problems!

Internal problems can traumatize and demoralize communities in the process of trying to change nobody knows what to do, things seem hopeless, might as well go back to old status quo. With

exchange, people who come as outsiders can take the role of asking This is a problem, and how are you going to sort it out? and then finding resources in communities to help sort it out. The idea is that outsiders are blameless they may have struggled with similar problems in their own place, but when they go to other communities, they're outside of messy internal politics, they have no agenda, they can offer a fresh view.

The same principle can also work in reverse. Using rotten apples as teachers might seem like insanity, but in fact, this is one of the best ways of straightening out problems. When you give status to leaders by turning them into teachers, when you take them out of their own fraught situations in their own settlements and put them in the spotlight in another, you're equipping them to look at their own behaviour problems in a new light in a non-threatening, somebody-else's-problem-not-mine sort of light. You're helping them create their own accountability.

This principle is used consciously and strategically (and a little wickedly) in many exchanges. When leaders are having problems maybe someone is fighting for leadership, or not doing the right thing for the federation, or making monkey business with money you take them somewhere else and you clean them up over there. That way, they get their strokes, but everybody also starts pulling their leg, and the issues come out but they come out in a light way, which allows those leaders to reflect it's not like an inquisition.

All real human processes have good and bad parts which co-exist. But when we're in the middle of something, it's hard to see our own problems. The importance of seeing fault in other situations is that it opens us up to seeing the fault in our own situation. This is partly how going away, leaving our own situation, getting free of the everyday realities can lead to real learning.

Horizontal exchange, especially between people at a considerable physical distance from each other, also represents an absence of the kind of clutter which comes with much at home learning. When your NGO partner or next-door-neighbor community tells you about something new, that knowledge brings with it an undercurrent of expectation, which has to do with the power structure of relationships. It's not that long-distance exchanges don't have that, but the distance makes you more free to ignore what you don't want to do and take up what you think works. This has serious implications in understanding the fundamental principals behind real transfer of knowledge (as opposed to training to do). Leaders of movements need to be able to identify their own needs and their own shortcomings and to explore a range of sources from which they can pick up insights, explore their dimensions and use them.

### **It only works when there is a strong local process**

One of the main principles about exchanges (and an important international angle on the exchange process) is that through community exchanges, the international process comes into your own back yard.

International exchanges are something like the tip of an iceberg what you actually see and experience on an exchange visit is only a tiny fraction of what is going on locally and nationally, and all that mass under the surface, which you may not see, is what actually keeps everything afloat. So it follows that exchanges within cities and within countries have to happen before you start setting up any international exchanges. Each level prepares you for the next level, and in turn, each wider level expands your options to deal with the local situation. Only by first building the capabilities of local groups and local actors can you demonstrate that the poor can and should contribute at international levels. Exchanges are like the waves around a pebble thrown in the water an energetic splash needs to happen locally before you explore its potential globally.

It's important to understand in different situations how much internationalism you can absorb? How much you can utilize the international process for your local process? And how deeply that integrates with what you are doing locally and naturally. The success of exchange depends on a strong local process, on the ground. Visitors come only for a short time, then go away you need to have the local capacity to pick up on things and carry them forward, to extract opportunities from what has been

brought to your doorstep. Where there is only a flimsy local process, nothing much comes of the exchanges.

You have to first create a very fertile ground before the seed from international exchanges comes and can be sown. In a sense, exchanges force that sort of investment good exchange planning strengthens what's happening back home and helps reinforce local, autonomous organisations. An international environment cannot take care of the local process. The local process has to be taken care of by the local actors. Also, local people compete for the chance to travel, and that's good you have to prove your mettle as a vibrant leader to travel.

#### **A note on verticals and horizontals:**

On a deeper level, choices that individuals, communities and groups make, as citizens who are leading a public and private life, are determined by what happens in the larger environment. It's not just a matter of training people to make bricks or run a savings group, but supporting them to design structures and to build their capacities to participate in local and global decision-making. The impact of exchanges on what's happening locally is obvious, as new learning gets adapted to local work, but what is much more difficult is how exchange helps the poor participate in global decision-making. There already exists an international forum at which global policies are being made. Who participates now is a reflection of the present state of decision-making. In an era of seeming decentralization, more and more critical global strategies are being formulated with no scope or space for local initiatives. Development big shots in London and New York, for example, can be embedded in your reality, but you are not allowed to be embedded in their reality. They can tell you what to do, but you can't tell them what to do. We're saying that all of us communities and NGOs by getting more and more involved in understanding each other's situations, are turning that on its head. If your view of the world is vertical, then you develop vertical hierarchies, and you put power in relation to who is up and who is down. But we need to turn that same axis to horizontal, and you say the people whose lives are involved in the process are at the centre. And there's a centre and a periphery.

#### **Little Problems and Big Problems:**

A settlement without problems is unnatural, a community without tensions is dead. But sometimes, it's the small problems that make you go down, rather than the big problems. Somebody drinking, somebody isn't participating, competition for leadership, misuse of the money these are all the kind of small problems that communities can get so absorbed in that they lose track of the real problems, so they can't even see them any more. It's like holding up a small coin in front of your eyes if you bring the coin close enough, all you can see is that little small coin it fills your vision of the world but it's still just a coin! So you can't see the rest of the world! That's when communities go down. We need to keep seeing the big problems: Land! Houses! Money! Services! This is why we come together for the BIG problems. Don't get stuck in the small problems!

That morsel of wisdom came from Jockin, India's NSDF President, on a recent visit to communities in Cambodia, and it fits in nicely here. Exchanges can be an effective tool for prying away stubborn coins. When things get sticky locally, and leaders get distracted by the webs of small problems, exchanges can help set communities back on the right beam. Sometimes you can't see the forest for the trees. Let leaders get out for some fresh air and this brings benefits in two ways:

- it brings in fresh air and unburdened influence from outside
- it lets leaders go out of the complications of their own known reality and, free of all the shit, help other communities focus on the BIG problems. This is an old strategy

#### **Face to Face – Part 9:**

##### **You only do collectively what you cannot do individually**

The Big fish made up of many small fishes: There's an image which comes from Indian mythology, and describes how small fishes deal with big fishes in formations which make them look like a big fish.

You can't individually pretend that you can do things if you're small. So why not become part of the big?

### **Doing things collectively**

No need to wax sentimental there's some good hard logic behind why people come together to solve problems. Communities of the poor don't do things together just because they adore each other in most cases, they start doing so because the problems they face cannot resolve themselves individually. People relate to each other because of need. Over a period of time, doing things together brings other, more tangible benefits like friendship. And over time, beyond the actual needs they fulfill, those relationships provide people with other pleasures positive things which sustain those friendships. People like their togetherness, and that creates a new culture of togetherness, so that even after they get that thing (i.e. land, houses, credit) they stay together and then move to get more and more things together. By this time, its not just for the purpose of getting things, but because they like the way they're getting things. The whole process of collective sharing and learning transforms individuals, who find other qualities and benefits in doing things collectively. There is a kind of spiral which links what you do collectively with what you do individually. As more and more people join that collective process, it reflects how vulnerable they were and still are.

The degree to which people do come together and the degree to which coming together is effective is also an indication of how vulnerable they were and are. External factors in people's own environment also have an enormous impact, and affect how quickly or how effectively people can come together. You can't just say, all these people are in need, so why aren't they coming together? You have to ask whether there is a tradition of being together? In South Africa, for instance, there is a tradition of togetherness which comes from a long political struggle. But in Cambodia, togetherness got blown away by decade after decade of horrific civil war, and a new tradition of togetherness has to be created. In some cultures, like Thailand, you have a state policy which supports collective behaviour, and in other cultures you have governments which perceive public assembly as a threat to the state, so people are not allowed the come together at all.

Togetherness in poor communities a very large version of togetherness is vital, because unless large numbers of people believe in the same thing, and work together to achieve it, they can get no resources. You need lots of people to explore this transformation and chip in, because change can be a very slow process. It requires people to get a lot of support from each other, it requires people to cope with disbelievers. When thousands upon thousands of people explore possibilities and gradually begin to want the same solution, that critical mass creates the solution it leads to breaking down the resistance to change, and dissolves the barriers between poor people and resources.

The Exchange methodology is a federating tool and a network-builder: Community-to-community exchange has meaning for poor communities only if there is a structure in place which can connect individual learning and community learning in increasingly effective loops. If you don't have a mechanism which links what you learned today to the larger group of people, then investments in exposure are hard to justify because they can't really add up to transformation. Only a few people can travel, but thousands need to have their vision expanded and transformed for change to occur. So how do you connect this individual learning on exchange to larger, collective learning at scale? How do you feed the exposure of a few into a big culture of togetherness?

Why are things in South Africa, Zimbabwe, India and Thailand growing at exponential rates? Because there exists in each of these places a very strong federating process which is plugging in that learning which comes from someplace else into a great big, sturdy, mature process back home. When their leaders go to another country and get impressed by something, there are large, effective communication networks back home which can carry those things across their own countries and spread around the learning. The history of exchanges in Asia is a history of the federations.

Warp and weft: A federating process is a new learning system and exchange is it's chief tool. What's the connection between the two? Exchange and federation are what one leader describes as the warp and weft of a change process which really belongs to poor people. The two fit together in complimentary ways exchanges help build federations and federations help maximize the learning benefits of exchange.

- A crucial prerequisite to all the learning which comes from exchange is a large, critical mass of learners. Without big numbers, it doesn't make sense, and a federation provides those numbers.
- Big numbers are a federation's major attraction as a partner in collaborations with other development actors and big numbers are the entry card into negotiations at scale. Exchange works to add to those large numbers the advantage of common vision and common skills.
- A federation builds a multi-dimensional learning process which allows different people, in different places, to learn at different paces all at the same time. And exchange provides a continuous source of insights and ideas to feed into and expand that learning process.
- A large federation which includes a broad range of communities in a broad range of situations offers more and more potential learning venues and experiences to capitalize on through exchange and more subjects which come from people's own lives and own struggles.
- While exchange helps establish and nurture connections between communities, cities and countries, federations are able to utilize that connectedness (which is critical mass) as a block to lobby for change and as a means for bringing issues that poor people address all over the place

### **Notes on the built-in efficiency of exchange learning**

A federation creates a communication network through which ideas and information and knowledge created in one community can be shared in other communities lots of them. This is community-based training, and it goes on all the time. It involves learning to add the experiences each person in each community to the communal knowledge pool which is open to everybody.

Natural Federation Building Here's some advice from one of the region's foremost federation-builders, Jockin, from the NSDF in India: Whatever one community is working on building toilets, constructing houses, laying out foundations or putting up a model house, inviting the minister to the settlement 10 other people, or 10 other communities should come and join in, to see what's happening, make suggestions, maybe chip in some labour. The community at the centre gets free labour, and the visitors get an education. Call everybody to come see and do in their own place. So then one community project belongs to the whole city, to all your cities. You're getting the maximum benefit and maximum learning out of each event, each investment. You're taking advantage of every milestone and process. Whatever is going on anything at all just share it. That's efficiency!

This is natural federation building. It's easy! With exchanges, you go visit other communities not other NGOs, but community people. You collect community ideas and community information together. We build a federation so the government comes to us to talk, we don't have to go to their offices. Why? Because we're more in numbers. We've got the strength to do anything. We join together to make our plans and to make demands for change. We make what we need, we don't wait for the government to solve.

When learning happens within the context of a federation, it usually starts with a group which has got the need and the gumption to just start doing something one of the vanguard communities. Everyone comes, watches, helps out and learns with them, each step of the way. Both the processes (good and bad) and the outcomes (good or bad) of that vanguard's initiative become learning events for lots and lots of people. That's capitalizing on your learning, and that's efficiency. What else does a federation offer in the efficiency department?

- Everybody learns: A federation is a powerful learning tool because it allows groups at different stages of evolution to learn from what's going on they can all draw different lessons from what's happening, depending on what they need just then. And it allows people at all those different levels to help each other.

- Your resources and expertise are internal: People around a federation who've been able to absorb what's happening elsewhere and to bring it back to their local processes provide training to people who come on exchanges to their own cities. The expertise may not be in each community, but it is internal to the federation. No need for any experts or any professional trainers. Anyway, the intensity

of experts is very often too high, and it overwhelms communities who are still back at the earlier stages.

- Everybody doesn't need to find the answer: With a federating process, people don't all have to be strong, they don't all have to work out all their own systems by themselves. If they need help, they can borrow innovations which come from other cities they can borrow, they can import, they can copy, they can steal the list of options at their disposal is long.

- Possibilities get democratized: Within a federation, every community event becomes a group event, a few people's struggle fuels many people's learning, every local breakthrough inspires national confidence. One community's innovation belongs to all communities. It's a way of spreading around the benefits from each event, disseminating issues like land, toilets, credit, houses anything at all to get people talking about it.

- Limited learning opportunities get maximized: Only small numbers of people can be exposed to other cities and countries. A federation provides a rich mechanism for transferring the learning of the few who do go, to the many who can't go and then refines and upscales that learning.

### **The Double Duty Principle**

When the great opportunity falls out of the sky, it's almost never in the community that most deserves it the city gives the land, the government releases the subsidies, the infrastructure contract is awarded to the people. But you have to grab that opportunity when it comes along, and capitalize on it, so that all the other communities which might have done a lot more homework can get the juice from this thing. Exchange is a way of capitalizing on all this unfairness and making that one community's good fortune do double duty.

So how do you do that? That is where federations and the larger network of country federations come in. A federation can link any potential source of learning to large numbers of people, and the exchanges become those link points. So you can reap a big harvest from breakthroughs which are never enough. Exchanges allow you to draw double and triple learning out of every experience, every event, every milestone, every conflagration, every setback by bringing along others along to watch, learn and take part.

But more than that, exposure is a good way to open up your mind to see how the same activity can fulfill many ends. No matter what you get into, it always has a double edge. You can see, for example, that it's not just a matter of saving money, but you see this saving of money as building influence, as altering gender equations, as generating collectivity, as demonstrating resourcefulness and managerial capability, as verifying the scale of involvement. How do you demonstrate that you have 5,000 community members? Just throw the savings books at them!

In a federation, all events and activities serve many purposes, fulfill many different ends they have to. One group's negotiation will be another group's learning and another's new option. One community's resettlement project will be another's precedent for leveraging their negotiations for land, another's chance to learn about construction, another's lesson for dealing with loan repayment. The double duty principle is used constantly by federations to squeeze every drop of potential out of every activity.

### **Collective Strategies: Ration Cards in India:**

The ration card system in India was set up to guarantee every Indian citizen access to subsidized fuel and foodgrains. Until recently, ration cards were also important documents for proving identification, establishing residence and getting access to government services. In 1985, most of Bombay's 200,000 pavement dwellers had no ration cards. Back then, if a woman from the pavements went in by herself to apply for a ration card, she wouldn't get past the front desk You can't apply without a proper address, she'd be told. When you're poor, homeless, illiterate, female and alone it can be pretty hard to make the system work for you.

So when a group of pavement women began working with SPARC, one of the first things they did was to try another strategy getting their cards as a group. First they went to the Ration Controller's office, where they got the usual, Ja! We don't give cards to pavement dwellers! So together with SPARC,

they went to the State Government Department to educate themselves about the rules, which made clear that anyone even a foreigner living in India could get a temporary ration card. Back to the Ration office, the negotiations began. The first 10 cards took the longest, and the women got their cards not only because they had a right to them, but because fifteen loud-talking, betel-chewing pavement women in an already crowded office created an uproar!

When those first ten cards were issued, it made a sensation on the pavements. With each new group that went for cards, the procedures became more familiar, more and more women got to know the senior officers, whom they began approaching directly whenever there were problems. Using this collective strategy, the women created a precedent whereby cards would be allocated to all women on pavements. Over the years, this same strategy was exported through exchange to many other Indian cities, and extended to get health care and public education, to deal with the police. Once the precedent was set through the first exploration, the vanguard women could teach others to deal with the situation.

### **All in the same boat: Canal-side settlements network in Thailand**

The principle of coming together around a common problem or land ownership has become a tried-and-tested federating technique for poor communities all over Asia. The waste-pickers in Philippines, the pavement dwellers and railway slum-dwellers in India, and many others have found that becoming part of a larger whole means greater negotiating power and more options. Here the common problem is water, the common tenure situation is the canal-side settlements.

Many of Thailand's cities are built on low-lying swampland and criss-crossed with klongs [canals], which help control all that water and have traditionally provided vital conduits of commerce, transport and development. Automobiles have long since won out, and the klongs have fallen into disrepair, used for dumping sewage and solid waste, or concreted over to make way for buildings. To mask deeper problems of urbanisation and poor planning, fingers often get pointed at the poor communities along many of Thailand's klongs, who find themselves accused of polluting the klongs and threatened with eviction. In several Thai cities, beleaguered klong-side communities are using the problems they have in common to form networks, to work together to improve their klongs and their settlements and to consolidate their right to stay by demonstrating that they are good keepers of these much-needed water management systems.

First in Songkhla: It all began in Klong Samrong, a briny four-kilometre canal in the southern city of Songkhla, lined with houses, factories, and five poor settlements which have been home to fishermen, net-weavers and dockyard labourers for half a century. These settlements had long been accused of polluting, and ten years ago, plans were announced to evict them. The people got together and formed a federation to negotiate alternatives. By demonstrating their commitment to keeping their klong clean and improving their settlements, all five communities were able to consolidate their right to stay, trigger other community developments and set a strong precedent for other klong-side communities all over Thailand.

First they asked why is the klong dirty? and found factory pollution and clandestine dumping of solid waste all along the klong. Then, in 1991, they got together to remove garbage from Klong Samrong, clean the banks and pull out the plants which choke the water flow. Klong cleanings in Klong Samrong became yearly galas, with banners, a feast and press coverage. Then to make room for the city's dredging rafts, they moved their houses back and demolished toilets that drained directly into the klong.

Bor-wa was the first settlement to build wooden walkways on both sides of the klong and to prepare a full settlement redevelopment plan. With help from a young Bangkok architect, they mapped out their houses and used colored tapes to plan pathways, fire access, drainage, water taps, garbage collection points, lamp posts and trees. The other settlements got wind of this and soon, Bor-wa was helping the other klong communities prepare similar plans. In 1997, these people-generated redevelopment plans were incorporated into the official municipal plan, and became the basis for subsequent NHA-built improvements to the Klong Samrong.

Next step Chiang Mai: The Koowai and Mekhaa klongs in Chiang Mai are also lined with informal settlements. The water in these klongs is already polluted when it reaches Chiang Mai, where

markets, hospitals and industries dump in more junk. By the time it reaches the communities, the black, smelly water is barely able to sustain a few unhappy fish. Plus new systems of water gates can reduce Klong Koowai from a wide rushing canal into a stagnant trickle, with the turn of a cog. It wasn't always like that says Pi Panngam, a leader in Ha Tanwaa community. People's lives were tied to the water, which they used for washing and cultivating. Now it's so dirty, the klongs are more a hazard than an asset. What to do? Politicians do things in Chiang Mai and people wait, but we can solve the klong problem ourselves. So the communities decided initiate their own klong-improvement process.

The first thing they did was to travel to Bangkok and Songkhla to visit other klong-side communities to gather redevelopment ideas and boost their confidence that people can do it! Their next step was a big clean-up, strategically scheduled on the Queen's birthday, with T-shirts, food for 500 and TV coverage. Besides hundreds of local klong residents, canal settlers from all over Thailand came to help clean out the klong. Pi Leng from Songkhla was there, We wanted to make sure they do it properly. Now, in collaboration with NGOs, district and city officials, they're planning to redevelop the klong margins as green playgrounds and to reduce upstream pollution via negotiations with city and private sector polluters.

Then Bangkok: Yearly flooding in Bangkok is natural, but a big political headache for the Bangkok Metropolitan Authority, in charge of controlling it. When the BMA sub-contracted some NGOs and housing professionals to survey the 125 informal settlements along the city's klongs, it had plans to upgrade the city's drainage by concreting klong walls, and adding water gates and pumping stations. The surveyors a chance to extend the same federating principles which have brought together communities along klongs in other cities and have led to breakthroughs in housing rights.

So last year, when the city announced plans to evict half these communities, Bangkok's new klong federation was at the BMA Governor's door, in force, ready to negotiate. An agreement was reached in which committees of klong residents, NGOs and city officials in each district would work with klong residents to find mutually agreeable solutions which allowed the city to carry out it's drainage improvements and allowed the communities to stay put. In most cases, people agreed to shift their houses a little away from the klong edge, in others they re-blocked, or squeezed into smaller areas. Nobody was evicted, nobody had to relocate. The BMA also agreed to grant community status and to support infrastructure and environmental improvements in the klong-side communities.

No community alone could have negotiated this solution with the city, only together, in organisations with the kind of big numbers and critical mass which is the power of a federation. Links with klong-side communities in other cities are strong, information flows constantly, lots of visits, collaborations, they know to question their municipality, and use the other's gains as ammunition for their own struggles. When there are klong clean-ups or development projects, there is much help and experience within the network to draw on, and when there are eviction threats, the whole network can be mobilised for negotiations or demonstrations.

### **Face to Face – Part 10:**

#### **You can't make change without large numbers of people and big scale**

Poor people want resources, and no matter how you look at it, resources are political if you define politics as who gets access to what resources in a city. No community alone can negotiate with the city for these things. Only when they negotiate together, in organisations, with the collective force of big numbers behind them does it work. One of the biggest lessons groups throughout the Asian and African networks have learned is that in order to make change, there needs to be a critical mass of people making demand for change.

Nice little projects in nice little communities might improve things on their own small turf, but they rarely transform the lives of the poor at any significant scale. It's a question of micro and macro scales: micro communities cannot demand alone for resources which are super-macro. Plus, cities have neither the tools nor the inclination to deal with disempowered groups, and civil society institutions are themselves too marginalized to bring about change on behalf of people.

### **Our share of the kitty: A note about Resources and who gets them**

Governments are increasingly failing to ensure that resources meant for the poor are actually used by them. Even the more efficient institutions and government agencies are having to shrink their administrative mechanisms to ensure that development investments don't all get used up in administering the actual development they are supposed to fund. The question is, who then will take on these shedded responsibilities? It's only logical that the poor do themselves, but that's a transferal which cannot be speeded too much. There's a vacuum, and if the poor don't fill it, someone else will. It is also important to acknowledge that different parts of civil society compete for the same resources, and if the poor don't build institutions and systems to protect the resources they've fought so hard to obtain, they'll be used by others. The capacity to lobby for resources, to obtain and absorb them, and to ensure that the distribution is democratically spread and equitable these are the real touchstones in good governance in issues of poverty and development. Over time, the poor and their institutions must undertake to manage and distribute these resources. If they don't, there can be no hope of sustained development. Change is a result of a political process, not a managerial issue.

You need lots of people looking for solutions, making lots of experiments in different contexts to build scale scale of options, scale of involvement, scale of confidence. When thousands upon thousands are looking for ways get the same things, that critical mass creates solutions, and breaks down the resistance to change, dissolves the barriers between poor people and resources.

What do you want, the golden egg, or the goose that lays them? It is vital that in the long run, communities of the poor, as the main group seeking social justice, own and manage their own development process and become central to its refinement and expansion. Poor communities and their federations can support their own development, they can define the most strategic solutions to their problems and they can be the means by which those solutions scale up. The state, the international agencies and the NGOs have tried and tried, and they can't do it.

Another important point of scaling up is that communities not individuals have to be the ones designing and testing solutions, and if they work, sharing them with others. Unless entire communities begin to get transformed in how they see solutions, they cannot empower their leaders to make good choices. To do this, we need learning systems which engage entire communities, which get larger and larger numbers of people excited and sharpen the vision of whole communities. This is the logic that informs horizontal learning in exchange, and a prerequisite of this kind of learning is, again, large numbers of people. It doesn't work with just a few leaders, or just a few communities you need to mobilize for mass.

### **Critical Mass in Five Easy Steps:**

Creating scale in a federation or a network of communities has it's own guiding principles, it's own steps, which have emerged from practice around the region. Here is some combined wisdom from around the region on the creation of scale:

1. Start innovating: First you begin in a community or communities, in a strong supportive environment and start changing things there. Policies for change only work if precedent setting is done by the poor themselves. It's been the experience of the Indian federation that unless communities can participate in operationlizing them from the start, even the best policies do not work for the poor and India has got some wonderful policies!

2. Pass it around: Then, the moment one community gets energized they are ready to give of themselves to ten other communities. That's the basic principle on which federations work and grow. It's what People's Dialogue, in South Africa, calls the multiplication effect:

There's a very strong multiplication effect at work, and it is shown most effectively in how exchange programmes work at the local level. A single settlement or a single community has a very finite capacity. And if you leave that community in isolation, it is required almost inevitably to find external assistance for its solutions. And it has to then draw in professionals, academics and political patrons in order to find solutions, because the resource capacity in a single settlement is minimal. If you then start to link that community up to other communities, you suddenly find that a solution that might not exist in Community A might just happen to exist in Community B. And so Community B enables Community A to learn from its own experience. And if you start to replicate that on scale, you have

almost an exponential growth in knowledge, capacity and experience. When you do that across international boundaries, the exercise is multiplied even further.

3. Send the message all over: Don't be waiting for a queue to form instantly. SPARC uses the image of concentric circles to describe the inevitable gradations of community involvement in this change process: in the centre will be those vanguards, the energetic doers who are involved centrally, and those who are hungry to learn. Then there will be those who are peripherally involved, and beyond that the circle of wait-and-watchers. And outside that you have lots and lots of people who are not even paying much attention, but they're around, they're hearing the noise. As things get known, as more happens, there will be more and more motion towards the centre.

Those who go on international exchanges have to be involved all the time with local exchange programmes, which are the foundation upon which all the international activity takes place. For every one exchange trip from South Africa to India, for example, there are hundreds of exchanges taking place in SA within cities, between cities, between provinces. It's a continuous process of shifting people, and of people shifting knowledge and experiences from one part of the federation to another.

4. Keep hitting the issues at all levels: What is local has global dimensions, and vice versa. Unless a network can link all aspects of a change process at all levels no transformation can be sustainable. For communities, urban poverty eradication encompasses a bundle of strategies for getting land security, access to basic infrastructure and economic development. It is vital for networks to have ways of articulating what communities do locally at national and global levels. So getting access to community toilets at the local level, for example, might mean a dialogue with the World Bank, who is lending money to your city to improve sanitation. When a network's focus remains firmly on what communities are doing on the ground, then this activity at other levels is connected, but when there are hiccups or obstructions in the dialogue at those national and international levels, the network process acts as a buffer, and does not destroy what is happening on the ground.

5. Maintain communication systems: This means making sure new knowledge and information to keep passing both ways horizontally between more and more communities, and vertically between communities and other development actors. More questions get raised as the process moves, and refinement and increasing capacities are ensured. As more and more solutions are demonstrated and become known, community confidence in those solutions forms the basis for more resources coming to people, more fodder for informing the larger debate.

6. Exponential Multiplication 100% guaranteed: If NGO people's organisation partnerships focus on strengthening innovative cells within the large critical mass, and build within these cells the capacity to teach, to learn, to share and link outwardly and inwardly, then these groups grow and multiply by themselves exponentially.

### **You want scale?**

The minute federations talk about growth or scale, everybody wants to see numbers: How many people? How much money? But numbers can deceive, and in exchange dialogue, most federations focus instead on depth of the process, how many leaders does it produce, what capacities does the federation have to manage it.

India: The National Slum Dwellers Federation and Mahila Milan alliance began savings and credit in 1986, and now works in 28 Indian cities on a wide variety of community driven development initiatives: land tenure, house construction, sanitation, income generation, credit projects what else?

Thailand: The Urban Poor Community Network comprises thousands of poor settlements in 32 networks active in 50 cities in Thailand. Savings and credit began in 1992. Involved in housing, income generation, environmental improvement, infrastructure.

South Africa: The South African Homeless People's Federation (uMfelandawonye) began housing savings and credit in 1992, and is now active in 101 cities and towns in SA, working on house construction, land tenure, sanitation, housing finance. SAHPF leaders sit on the National Housing Board, and manage the uTshani Trust for housing finance.

Cambodia: The Solidarity and the Urban Poor Federation began in 1994 and is now active in half of Phnom Penh's 450 informal settlements. SUPF is working in close collaboration with municipal government on housing, resettlement, sanitation, community environmental improvements, and tenure negotiations, besides savings and credit for shelter and income generation.

Zimbabwe: The Zimbabwe Homeless People's Federation (uMfelandawonye / Mufirapamwe) began savings and credit in 1997, and is now active in 30 towns and cities in Zimbabwe, involved in housing construction, negotiating for land tenure and credit for shelter and livelihood.

Philippines: The Philippines Homeless People's Federation began savings in 1995, and formed a nation-wide federation in 1998. The federation is now active in 6 cities, with savings and credit for livelihood and housing, house construction, relocation, recycling entrepreneurship development

Nepal: The Women's Savings Federation (Nepal Mahila Ekta Samaj) began savings in 1996 and formed a federation in 1999. The federation is active in all three cities in the Kathmandu Valley, and is involved in housing, settlement improvement projects, sanitation, income generation, negotiating for land tenure.

Namibia: started saving in 1996 and formed a national federation in 1999, works in 15 cities

Sri Lanka: Women's Bank (Kantha Sahayaka Sewaya) began in 1989 with groups all over the country in cities, towns and small villages

Sri Lanka: the Women's Development Bank Federation began savings in 1993, formed federation in 1999, now active in (??) cities and towns, in (??) districts, credit for livelihood

Senegal: started saving in 1986, in Dakar

Kenya: started saving in 1997, now in two cities Nairobi and elsewhere.

### **Scaling Up in Thailand: Eviction Hotline**

In Thailand, poor communities under threat of eviction have found solutions in the power of numbers. The Thai Community Network has developed a nation-wide strategy for handling evictions which draws on expertise from within the network. The Eviction Hotline is one of several ways the national, regional and city levels within the network (which is BIG) can rally resources and expertise to support individual communities (which are small) when they need help.

The Hotline is based on the idea that you can't create an effective, long-term eviction buster without building large, strong people's organisations. Because problems of eviction like land, houses, sanitation, water supply and employment are things individual communities alone cannot significantly change. The Hotline has proven to be not only an effective eviction preventer, but a vital means of building those community organisations and strengthening their negotiating position. In the process of preventing the eviction of settlements along the canals and railway tracks, the Hotline has helped build nation-wide federations of canal and railway settlements, with enough clout to negotiate the right to stay and redevelop their communities.

The first priority is always finding alternatives to eviction. This might involve preparing a land-sharing or reblocking plan, or negotiating a resettlement agreement. Maybe a rapid household survey is called for, setting up savings groups, or negotiating with the land-owner or municipality. In more urgent situations, the network can help plan demonstrations, rally large numbers of people from other communities to lend support.

If solutions cannot be found at city or provincial network levels, or if an emergency calls for it, national network leaders can negotiate directly at ministry level in Bangkok (especially if the eviction involves a community on public land) and can summon considerable legal and political assistance. A team of senior community leaders around the country, veterans of countless negotiations and demonstrations, comprise a formidable group of eviction experts within the Hotline system, and can be summoned in a matter of hours to assist communities in the hot seat.

Each provincial network now has Hotline eviction management committees. When there is an eviction threat, these committee members are the first to go talk to the community, bearing the most important

message: Don't be afraid, you are not alone! They can talk about how to deal with officials, how to talk, how to understand the legal steps, how to play various roles effectively.

An important ingredient in the Hotline strategy is collaboration between the network and key officials, NGOs and support institutions. In eviction situations, mobile phones all over Thailand go beeping and support to communities in trouble can be launched at several different levels at once. Thailand is not such a big country, and the human loop at the centre of this community-managed eviction management system is tight.

### **Scaling Up in Thailand: Community Enterprise**

At one end of Asia's economic ladder are those who do things at rock-bottom wages or make things at rock-bottom rates which somebody else profits from. At the other end are the middle men, contractors, agents, exporters, investors who are the ones who really clean up.

Self-employment is one way out of these inequitable equations, and judging by the scale and vitality of Asia's informal sector, the urban poor's preferred ticket to better livelihoods. But without capital, stock, space or the bargaining power of scale, tiny businesses run by individuals can seldom tap the larger markets and supply systems, where the real money is. Some groups in the Thai Community Network are joining together and using the power of numbers to run enterprises which challenge these inequities and lead to other benefits:

- More jobs and better incomes in the community
- More money stays inside the community, circulating locally, supporting other enterprises and leading to other spin-off enterprises
- larger operations mean more efficient productions, more efficient use of overheads when members share space and expensive machinery, bulk discounts on raw materials
- Formation of groups and networks that can negotiate on behalf of the members at larger scale.
- economies of scale help communities kiss-off middlemen, keep more of the profits, and increase their negotiating power with distribution and marketing links

The Bangkok Community Handicrafts Promotion Centre (BCHPC) was originally set up by five communities of bronze ware artisans in Praditakorin. The Co-op's chairman, Khun Sankit, has been making bronze ware for 40 years. Middlemen deal with craftspeople individually, so the price stays low, he says. People have no power to negotiate conditions when they work separately, can't push up their price. We came together for clear reasons it makes business sense. As the country's first community craft cooperative, the BCHPC subsequently won a large contract to produce bronze souvenirs for the Asian Games. The cooperative quickly grew and now provides a legal umbrella to groups in 46 poor communities involved in enterprises to produce handloomed silk, cotton, ready-made clothing and artificial flowers. Plans are on to establish a similar centre in Chiang Mai, a city rich in craft skills but short on cooperative entrepreneurship. As additional centres come into operation, new collaborations will strengthen their negotiating position.

Another BCHPC initiative has worked with women's savings groups in poor communities around Bangkok to set up a school uniform tailoring project. The cooperative successfully negotiated for a municipal contract to produce a whopping 232,000 school uniforms, over the sweatshop contractors. With a 2.7 million Baht loan from UCDO for fabric, buttons and zippers, hundreds of sewing machines in communities all over Bangkok hummed into high gear. The project provides employment to 600 poor families with income of 4.5 million Baht. Other city contracts for street cleaning, road repair and even larger bigger uniform contracts followed.

### **Scaling Up in South Africa: Access to Subsidies**

South Africa's Housing Capital Subsidy Programme guarantees every family with a monthly income of less than 1,500 Rand a housing subsidy of 16,000 Rand, towards the cost of land, infrastructure and a house. The programme was designed 1995 by a national forum of all interested parties, prominent

among which were the developers, who stood to profit nicely by housing millions of the country's poor. The regulations which emerged were several inches thick and made it impossible for community groups to participate in the programme as project managers. The subsidies were to go through private developers, who buy and develop the land and build houses. In reality, it gets eaten up in profit margins, land costs, municipal fees and infrastructure costs. With little scope for reducing costs through self-help participation, the poor got very little for their R16,000. In the case of the notorious RDP House developments, they got no house at all, just a square of serviced veld with a toilet and a shed roof.

It didn't take long for the South African Homeless People's Federation to realise that the houses being built by developers with subsidy funds were much smaller and flimsier than they could build themselves. A group of savings schemes in the Eastern Cape Province were the first to successfully lobby their provincial housing board to change the system. By September 1996, the programme was amended to allow provincial authorities to sign agreements with the uTshani Fund (the federation's loan fund) to release subsidy funds directly to savings schemes that are members of the federation. With pressure, the government also agreed that all federation subsidy applicants could use their own single-page form, rather than the official 11-pager.

The federation already knew how much they could build with the funds, and sturdy 4-room block houses, of 50 and 60 square meters, began appearing throughout the country. Once the first subsidies were released in Eastern Cape, other savings schemes in the province started putting in applications to release their subsidies.

Once the Eastern Cape savings schemes secured direct access to subsidies, the federation worked with People's Dialogue to lobby the Department of Housing for changes in the national regulations. At the same time, savings schemes in other provinces started lobbying their authorities to sign similar agreements with the uTshani Fund. Whenever those provincial authorities said it couldn't be done, they pointed to Eastern Cape to show how much more the communities could do with those funds than the developers. Gradually, more and more provincial housing boards were persuaded. Sustained, widespread pressure has resulted in six of South Africa's nine provinces now releasing subsidies directly to the federation. By December 1999, over 2,600 subsidies had gone directly to federation members, and more than a third of all federation-built houses had been fully or partly financed by subsidies. Millions of Rands are now flowing directly to the people who use every cent for building.

### **Scaling Up in India: Laadis**

Laadis are pre-fabricated, concrete funicular shells, about 30-inches square. When these shells are laid on slender precast beams and covered with a thin layer of concrete, they produce a quick, cheap floor slab which requires no shuttering to erect, can be built on simple 9-inch bearing walls and costs half the price of a conventional reinforced floor slab. In 1986, 500 women who live on the pavements in Bombay took part in Mahila Milan's first shelter training programme. The training culminated in the design of a model house designed for India's crowded slum conditions with 14-foot ceiling heights and an internal loft.

During the training, some of the women traveled around India to see for themselves alternative construction techniques which might be useful in building better houses. They first saw laadis in Kerala, and thought the system might be useful for making cheap, solid loft. Back in Bombay, the first laadis were made amidst hoots from skeptical onlookers. Nobody believed the thin shells could support any weight, so when the first laadis were finished, some street kids gleefully agreed to jump up and down on a laadi. Not a crack. The laadis passed muster.

Mahila Milan tried their laadi-making skills first in two federation housing projects in Bombay, which used their model house. Laadis have since been used in housing projects all over India, where tens of thousands of laadis have been made by hundreds of women. Over the years, the laadi pundits in Mahila Milan have trained masons and architects, and have taught laadi-making to slum dwellers from all over India, and all over Asia and southern Africa. Laadis have gone upscale, big time.

Laadis are by no means the final word on low-cost, community managed construction techniques and are not the end of Mahila Milan's exploration of alternative building techniques. But laadis represent

the kind of people-friendly solution that needs to be explored. Laadi making has become a process with a life of its own Nobody is planning the dissemination of laadi-making. Because it is a good technique and because it works for poor people in crowded urban communities, it has caught on and spread by itself. Laadis are just one of many starting points the idea is that people are taking control of the construction process, identifying ways to make that production process work within their settlements, creating capitol which will circulate in their own environment, building skills, capability taking control.

### **Face to Face – Part 11:**

#### **Change needs to happen at many levels, needs many partners**

Poor people always looking down at the ground, in the universal posture of deference, foot-contemplative, humble, while the official big-shots always looking up at their grand designs in the sky, above it all, and in the middle, lots of GARBAGE! That's what happens when nobody works together.

#### **Shouting and Yelling vs. Dialogue with alternative solutions**

When poor communities are backed up against the wall and demand their rights to things through rebellion or defend what they have through resistance to existing situations, in a way, they're putting the city in a position where it has only two options: to acknowledge what people are saying or to reject it. But imagine another situation, in which there is an opportunity for an international collaboration of small communities to design strategies and possible options which improve their situation, and then begin a dialogue with the state and with the larger international institutional arrangements, long before the situation gets desperate, and say, Look, you guys have a choice how to deal with this. If you say you are interested in doing things for poor people, you don't have to do things for us, you can do things with us.

Cities and city officials are not famous for their altruism, but neither are the poor, who are probably the world's experts at looking out for their own survival. There are layers and layers of self interest out there, overlapping up and down the scale. The question is how to put it all to the most productive use in tackling the big problems that are making our cities into dysfunctional beasts? How to turn those vectors of energy, which usually diverge, and create cities which are a mess, to intersect and make cities better places for everybody.

To make change, lots of people have to want things to change, lots of people need to have their vision of possibilities expanded. Change is complicated enough that neither cities nor poor communities can do it alone. If we get back to our idea that all the parts and all the people in cities are interconnected, then change can only happen if alternatives treat all the parts, and all the parts have a stake. A city might want the slums upgraded because it makes the city look nicer and because a nicer looking city is more likely to attract Microsoft to come set up a unit there. The people, on the other hand, probably want their slum upgraded so they can live in decent, secure and more healthy conditions. The motivations for change may not match, but who cares? Everybody doesn't need to be embracing to choruses of We're all in the family of man if all that self-interest aligns, then something really can happen.

The need for change is enough of a common denominator to start a negotiation, to make working together a necessity. But alternative visions of how to work together, how to plan for everyone are in short supply. There's a serious vision deficit out there in cities. Where are these new models going to come from?

So far, we've talked a lot about how poor communities need to understand these urban equations, to look at their own needs and to develop their own solutions. We've looked at tools which help them do these things, and we've hit again and again on the fundamental idea that solutions which work for the poor and for the cities of which they are a large part have to involve the poor centrally, from step one, from R and D, to implementation to scaling up. But you can't romanticize participation of the poor, and forget about all the rest of the actors who have to be in on any democratic change drama the municipalities, the departments of state and national governments, the bilateral and multilateral development agencies, the voluntary organisations.

One good way of sharing power is to influence the choices which cities make. If the poor can be the ones who add more options for cities to choose from, that is a good way of beginning to bring that influence to bear. This is what happens when communities and cities work together, and when the new ideas are coming up from the bottom, from poor communities. This is what some call socializing cities.

When you look at the various kinds of development investments that are being made to expand the involvement of informal settlements in how cities develop, you have to look at what effect those investments are having: are there negotiations going on between communities and city? What skills assist communities in leveraging these negotiations and what tools help develop those skills? The exchange process helps articulate this to municipality and exchange programmes which find strategic ways of involving some of these other urban actors make excellent city socializers and appetite-whetters.

Exchange activities of all sorts demos, exhibitions, discussions, project visits, savings walks, house construction place this broader education for the city firmly on community's turf, by showing solutions in action, ideas in the process of being developed. When communities invite officials to their slums, or take their officials to another slum, it's very important, it sets a powerful precedent.

### **Anybody know what does a negotiation looks like?**

In exchanges, host communities can make use of whatever is happening right then in their own communities, to pass on different kinds of skills to their visitors enumeration skills, construction skills, savings and credit management skills and talking-to-your-local-government skills.

Last year, for example, a group of community leaders from Zimbabwe were in Bombay on an exchange. At one point during the visit, the railway slum dwellers had a meeting with the Housing Board Authority Chief, out at the site in Kanjurmarg where women were building houses. The visitors from Zimbabwe saw how these women welcomed this guy to their new community, showed him around and introduced him to what Mahila Milan were doing. That was one kind of negotiation. A month later, the Zimbabweans found themselves in the same position, down in Harare, out in one of the communities with their own Land Affairs Minister. So for them, the meeting at Kanjurmarg was like a dress rehearsal for how to deal with their minister it showed them what kind of homework they'd have to do to equip themselves to take full advantage of their minister's visit. It's always easier to negotiate on other ground than your own.

Celine D'Cruz from SPARC elaborates: In these ways, we use exchanges not only between communities but between governments and communities. Over the years, we've learned how to identify people within government who are ready and willing to become partners in this process, and we start inviting them along, to visit work around Mumbai, to attend events in other cities, and sometimes we take them abroad. We've also learned to pick out officials who may not be so convinced yet, but may be strategically useful to the federation in the long run and worth investing in. We tell the guy on his face that this is our agenda and this is what we want to achieve we make no bones about it. And we've never had any problem with this. If we can offer solutions that work for the city, for the poor and for this guy's work as an official in his own department, its likely he'll be willing to reexamine things and try the new things you suggest.

### **Product or Process?**

Here's a pitch from Sheela Patel at SPARC for a more process-oriented means of replicating innovation and innovative outcomes:

In the seventies, pilot projects were the hot development tool everybody thought successful pilots could be replicated and could become the building blocks of change at scale. But several decades and thousands of pilots which never scaled up have shown this form of replication doesn't work. Why not? We think it was because the focus was on project outputs and replicating those outputs rather than on standardizing the processes which produced those outputs. It's a product versus process thing.

Take the analogy of a sharp knife if your objective is to help many people in many places sharpen the knives they need vitally as tools for survival, you could concentrate on creating lots of identical sharp knives (i.e. replication of the output or product) or you could concentrate on the process of sharpening the knives people already have and leave the details of who sharpens, sizes of the knife, what kind of whetstone, and all that to the local situation (i.e. replication of process).

Change can only be integrated into specific situations by altering the position and roles of all the actors who are involved in that situation. We believe the thing which needs to be transferred and replicated is not the outcome of that alteration process, but the means by which our dysfunctional urban power equations are questioned and altered in ways which make room for innovations and for collaborations which spawn innovative outcomes. There is also the need to examine how and why there is resistance to innovations. What values, attitudes and practices inhibit exploration? How valid are these positions and what is the manner in which various actors in the development matrix deal with this resistance. That's what we are trying to do.

Networks and federations of poor communities have only grown and developed by focusing on processes and not outputs. Processes and not products are what must be shared and transferred between the poor, and between all the other actors in the urban development scene.

### **Transformations at different levels: 2 + 2 = 22!**

While the exchange process deepens and expands a people's process, it can also deepen and sharpen people's relationships with the outside world. At the beginning, exposure can help groups get into partnerships, and then gradually it provides those groups with opportunities for more understanding, more evidence of the benefits of collaboration, more fuel for developing win-win solutions. In the process, you find that specific exchange activities serve multiple purposes, where your focus of activity may be on doing one thing, but you end up achieving many others out of the same event.

Events, for example, set up to expose international visitors to a very local process create a degree of festivity and prominence which hosts can use to negotiate with their officials, to highlight their milestones, to expose their local and national federations to a very international process. Visiting teams learn things, hosts learn things, officials learn things, everyone's confidence gets a boost, everyone's imagination gets tickled out of a single event. It's a way of making two plus two equal twenty-two. But this kind of alignment doesn't happen by itself. To take full advantage of such events, there's some homework for actors at all levels:

**Homework for People' Organisations:** Creating a group of people who think alike, who have the patience to wait out and see solid processes develop, to not be lured into immediate little goodies. All these things are what make mature institutions amongst communities. And then they have to have the capacity and the confidence to help NGOs, who have traditionally behaved like their patrons, to become like partners. That requires maturity from communities as well.

**Homework for NGOs:** The question is, are you in this to deliver a product, for which you signed a contract, or to support a process? The most important thing is to focus on participation, to create systems which are decentralized, so you don't become a manager who makes sure everything works well. If instead you focus on making sure the savings group or the community collective has the capacity to manage its own process, then your role moves to becoming the interface between the formal and informal worlds. So there is a flat (i.e. non-vertical) process, with lots of community groups taking care of what they need to do, and then you have formal entities which are their partners, which become their interface you're not their regulator, you're just a conduit. When you concentrate on specifics and community units, the growth and multiplication no longer depends on your capacity to supervise, but is driven by demands.

**Homework for governments and local authorities:** You don't have to control something to make things work. If you actually invest in relationships long before an event, your ability to understand the strengths and weaknesses of your partner organisations (in this case organisations of the poor) can actually show you in a better light. Everybody wants to see the government in a facilitative role, and this can really be show-cased through partnerships with communities.

Homework for bilateral and multilateral institutions: Like NGOs, bilateral and multilateral institutions also have the choice of being patrons or partners. Because they are more distanced than NGOs from communities, they need to develop new mechanisms and a new language for understanding what's happening on the ground, and then work out a way that their involvement facilitates rather than destroys that process. They can either invest in strategies which treat communities like laboratories for testing somebody else's big ideas, or as central participants of change? If you're pursuing better governance and devolution of power all these wonderful new words coming into development language then you have to create arrangements for large numbers of people to have the opportunity to collectively make choices. And then invest in helping them design and execute those choices, without prescribing, because prescriptive behavior doesn't necessarily lead to empowerment.

### **If you want to swim in the river, you've got to make friends with the alligators**

#### **Turning adversaries into firm friends...**

After the first census of pavement dwellers was completed in 1985, SPARC presented the data in a report to the city. Here's a reflection from SPARC on what followed:

We gave copies to every single bureaucrat in the city at municipal, state and central levels. Afterwards, we started getting phone calls from all the different departments saying please can we have a meeting with you. Different bureaucrats had different reactions some were sympathetic, some wanted to know what our stand was on the issue. In the process we realized they knew very little about pavement dwellers and were trying to know more. The only way they knew how to deal with pavement communities was the old cycle of demolitions by the city and rebuilding by the people. When you step back a little, you realise that the state, no matter how much we want to cast it in the role of villain, isn't organised enough to be the villain. It's not monolithic. The right hand doesn't know what the left hand is doing, and it's to our advantage that things work like that. They're just as hungry for ideas as we are. We started getting more familiar with how to open the doors for this dialogue, how to help them expand their options, how and where to push, and over time all of us have learned it, down the line.

When dialogue between poor communities and solution-seeking non-villains progresses to stage two and three, strategic use of exchange can push it ahead to stage ten where dialogue become partnership and partners become allies. A few anecdotes from the friendly alligator file:

#### **Non-villains in Vietnam**

To Vietnamese authorities in 1994, low-income settlements like anything outside the system weren't considered legitimate. When a group of Asian community leaders visited squatter settlements in Ho Chi Minh City, to share ideas for a pilot community redevelopment initiative, the first hurdle was convincing the authorities to meet the community people in the community.

So all the government big shots and staff, the international visitors and hundreds of poor community people all assembled under an awning, in the middle of one of those huge slums that didn't officially exist. There was no precedent for this kind of meeting in Vietnam and everybody was uneasy. The meeting began stiffly, with introductions and formal presentations by the visitors Mahila Milan from India, Women's Bank from Sri Lanka, community leaders from Thailand and the authorities listened. At one point, a big map of the area was tacked up an officially-prepared map on which the local leaders had roughly sketched in houses. When a Sri Lankan asked the locals if they could spot their houses, a crowd formed around the map Here is my house! There is our lane! and the authorities watched.

Then one of the Indians asked the people what they called their community. There wasn't a name, actually, only an official designation like Village 27, Commune 14, District 4. So the Indians, in their informal way, asked the people, Why don't we make a name for the community? What do you want to call your community? Here was a totally strange and unthinkable thing in this stiffly structured system to name your own community! Here were women, entirely out of the system, talking informally to the people right under the eyes of the authorities. They did choose a name for their community that day, and everyone used it afterwards even the authorities.

It's not as though that meeting changed the direction of Vietnam's development, but it was a small breakthrough. That group of government leaders from the director right down to the people in the office changed a little bit with that process, and in the years to come would be innovation supporters. And what was their name for the community? Hiep Thanh it means development.

### **Non-villains in Cambodia**

Municipal officials used to evict squatters in Phnom Penh that was the extent of the relationship. After a lot of homework by the Cambodian federation and several strategic integrated exposure visits to India and Thailand, the federation and the city are now collaborating at district and municipal levels on revolving funds, housing schemes and community improvements.

Mann Choeurn, Phnom Penh's Municipal Cabinet Chief, has joined two exposure visits to India and Thailand, and is the kind of official who's looking for new ideas, like all of us. They need their options expanded too, and exchange can do it, especially when they go with poor people and visit well-stocked option shops like India and Thailand.

On the last day of a packed exposure in Thailand last year, Mann Choeurn mentioned he'd like to see a district meeting. Bangkok's Yanawa District was then involved in a pilot collaboration with the Community Network to plan the comprehensive environmental development of the whole district. That happened to be the day the District Chief was having a big meeting with leaders from all the informal communities in the district, so the Cambodians attended.

The District Chief sat with all his department heads on one side and all the local councilors on the other. Filling the room were community people lots of them who stood up one at time to explain what specific problems they had water supply, solid waste, education, tenure and to negotiate solutions directly and publicly with the the districts. It was like a little parliament, and the District Chief facilitated the interaction between all these actors.

Now for the Thai network members, this was a well-intended effort, but many doubted whether it would last, or whether this kind of district-driven process pushed communities back into the role of supplicant. But for Mann Choeurn, this was a chance to see something concrete, in which a person like himself was conducting something very democratic. In India and Thailand, he'd seen projects in which people were the key actors, but all of the sudden, here was a new role for the municipality, something he'd never seen in Cambodia. Senior officers like that, says Somsook, are practical people they want to see how things work, to see the operational side not just theoretical. And Thailand is a kind of big brother country for Cambodia. This meeting struck at the right point.

### **Non-Villain in India**

Gautam Chatterjee, who now serves as Chief Executive Officer of the Slum Rehabilitation Authority in Mumbai, has worked closely with the NSDF/MM/SPARC alliance to expand the community role in construction and housing, and is a people's process champion through and through. Last April, he joined a team from NSDF/MM on an exposure trip to Thailand and Cambodia, on an invitation from Mann Choeurn, in the Phnom Penh Municipality. On the surface, this was a formal invitation between like-minded senior officials, but less formally, Gautam went along to see what the Indian teams did when they traveled to other countries, and to share his experience in working as part of a new partnership between the state and poor communities in Mumbai.

In Phnom Penh, the Indian team spent two days with the Solidarity and Urban Poor Federation (SUPF), in a whirl of visits to housing and infrastructure projects and at least a dozen meetings. At a federation meeting in the UPDF office, Gautam lead the group in a rousing chorus of We Shall Overcome and serenaded passengers in the van, between stops, with ghazals (traditional Urdu-language love songs), smiling all the way, asking lots of questions, brimming with enthusiasm. The federation's district committees were then preparing their first proposals for joint activities with their districts, and Gautam's presence gave that process a boost here was a very high-ranking government official saying all the right things about collaboration with communities. Roessei Keo District had then one of the strongest district-community processes and at a big meeting there, he praised these collaborative efforts, which were being institutionalized in Community Development Management Councils (CDMCs). There was also a big meeting in the Municipality in which he shared

what he was doing with all the district chiefs and municipal officials, along with a big group from the federation.

For Gautam, the trip was a chance to understand how community processes in other countries and cities related to what was home grown in Mumbai. And for the Cambodians, it was a chance to see a very committed high-level administrator who is comfortably aligned with a poor people's federation back home who clearly delights in collective activity. face to face Part 12:

### **Change takes time, Exchange is not a project**

Projects come and go, NGOs disband or change focus, grants dry up, development paradigms come in and out of fashion, professionals move on, governments change and bureaucrats get transferred. The degree of flux in the development world is unsettling by anyone's barometer but it's a fact that won't be going away. The only constant in the storm is people the communities of poor. After all the millions have been spent, and all the consultants have gone home, people will still be needing a secure place to live, a job, a toilet and a water tap. They're in it for the long haul, like it or not. So it makes sense to invest in their learning, since they're the ones most likely to carry lasting change forward.

The thing is, change is very slow, things take time. This is a fact of how things work which most development interventions and formal learning does not acknowledge. But time need not be seen as the enemy it can be a strengthener, a solidifier and a great sifter, separating out the chaff from the real grain. A good idea stands the test of time, a bad one might be artificially propped up for a while, but will ultimately go kaput.

Finding solutions to problems of urban poverty takes time and requires staying power in organisations. Many people must want to change the situation, and that cannot be achieved until they have tangible evidence that change is possible. But when the poor do get evidence that change is possible in those areas, they are committed to that learning even if it takes a very long time. So it's important that community learning takes forms which also stand the test of time, outlast the ephemeral and prepare communities for the long haul. Exchange does this in several ways.

1. Chewing the cud: Most deep learning is not immediate or easy to define. Things take mulling over, thinking about, or even trying things yourself, after seeing others do it. Only when you start actually doing that thing will all the bugs come out, all the sources of resistance, and some of the most important learning is how communities deal with all these. Just as cows gobble up grass when it's available and then slowly chew on it and digest it later, exposure allows people to come like sponges, absorb whatever is available fast and furiously, and then go back home, where they reflect on that and digest it over time. When the right time comes, that nourishment is there.

2. Marathon or hundred-meter dash? In the Community Organising methodology, which came into use in the seventies, the state was seen as the doer and community action aimed at goading state institutions into doing things they should be but weren't doing. In the C.O. model, an outside organizer is trained in these methods, goes into poor communities and provokes a group into establishing its priorities and then confronting the administration. It is swift and confrontational it externalizes responsibility and demands immediate action from outside. When the organizer has done his job, he walks away. It is like a 100-metre dash.

The federations have a very different take on development, based on the firm belief that communities can do certain things better than the state and rather than pointing fingers, the who-does-what needs to be reformulated, so each side does what it does best. That means communities need to study and consolidate their own resources, study the state's resources, and then begin a dialogue which moves towards establishing a partnership. This process requires persistence, and it's more like a marathon a steady pace and a long race. You might not be in the eye of the storm on day one, but you're not out of the process on day ten.

3. Each community is a resource: In any community network, groups will develop different levels of maturity over time some will have done many things, others will not. Creating links between them is useful to both. Some will be taking active steps to redefine how they want their problems solved.

Others who may not be path-beaters go see what's happening and both give and receive support. No matter where a community falls in this spectrum of initiative, each community gradually becomes a resource. The investment is training communities rather than individuals, and as they train each other, their own rituals and processes create a common basis for communication. Some of the most vital exchanges are about managing relationships: What to do when someone cheats you? What to do when your group makes a wrong choice? What to do if a community is divided in its opinion?

4. Gestation periods: Community processes need time to develop. Because they may not turn out the way you planned, you can't be expecting strict outcomes. The first community toilet projects to be planned and constructed by the NSDF and MM in Mumbai, for example, took ages to finish and were like catalogues of all the things that could go wrong, all the mistakes that could be made. But at every stage, people from other settlements, other cities and countries were coming over, being involved, watching, listening and remembering these experiences. They packed all these mistakes home to their own cities like purses of gold to spend on their own projects. And in each subsequent toilet-building project, the process got better, faster, more efficient deeper. This is how procedures mature and standardize it's a kind of gestation process. There's also a natural acceleration, when you're able to leap ahead over other's mistakes.

5. Stirring Many Pots: Besides taking time, change implies many risks. If you depend on a few pilot communities to carry your mobilization process, it puts too much pressure on too few to perform and be successful. Which brings us back again to the Indian federation's wisdom of stirring many pots: while you wait for one pot to be ready, another might be boiling over, ready to take off the fire. There's always something coming to fruition to keep excitement and enthusiasm sustained. This is very different from a traditional development paradigm which talks about doing one thing carefully until it's perfect, then replicating it. When big and small pots in many different places are all simmering away on their separate fires, pot-watching creates enough momentum and education to sustain federations.

### **Whose risk to innovate?**

It is good to remember that in experiments, communities are the greatest risk takers. With no safety margin, with nothing to pad their fall if things go wrong, poor communities have a lot more to lose when they try new things. Their survival strategies are extremely delicate and any change could mean their destruction. So you can't expect them all to walk the tight rope. but when NGOs or governments plan development, they often behave like everyone but the poor are taking risks in these investments. This reality is almost never factored into project planning, where the community participation component leaves precious little space for experimentation, allows at most a single failure, and doesn't support those whose failure could teach everyone else.

### **Change takes time: The Exchange Process is like a train**

The exchange process is like a train in different compartments are all the different cities and country federations, the NGO alliances, etc. The cars are all linked together and are carrying many many communities through different explorations, to see different possibilities, new landscapes, other realities and other solutions. But clearly the train belongs to the core groups of communities which for the federations SDI. Governments, outside agencies, donor organisations and professionals may hop on the train and ride with the process for a few stops, and during that time, the resources they bring in might contribute to mutual learning, but ultimately, communities will carry on. There are some long-term passengers and many partings-of-way.

The train image here is both literal and metaphorical. For the train is both the vehicle that carries people across distances to these new learning experiences, and the symbol for a forward-moving process which belongs to communities. You are building relationships, and if you take people's pedagogy seriously, it means people will go forward and decide to do things that programmers didn't plan. This also made us realize we cannot treat exchanges as a project.

Exchange is not a project: Even if you've got funds for an exchange project, squeezing complex community learning processes into project-based relationships and funding deadlines is an exercise in futility. But for those who find themselves sandwiched between a commitment to financing these vital processes and having to keep justifying the outcomes to donors all the time, it's a necessary evil. When exchange is treated as a project, it makes a mockery of the real learning process, since it does

not provide the time and space that is essential for real learning. Very often, change occurs much later, as a result of investments made many years ago. This is not acknowledged in completion of project reports, and so the good news almost never actually reaches the ears of whoever financed those earlier development which led to these current breakthroughs. Whoever gets letters which read,

### **Hey, your project ended years ago, but today it bore fruit!**

When community leaders are the focus of exchange, NGOs also learn when they accompany the communities but the manner in which learning is defined, described and documented seems very different. We also realize and emphasize that exchange is between community leadership, not NGOs, although we continue to believe that NGOs learn and share through this process as well.

### **Polishing Communities: the enumeration at Mbare**

It's not just a matter of developing skills to negotiate with the outside world, you've got to nurture your community as a community, to renegotiate a lot of equations inside your settlement between men and women, between existing leadership and the new leadership of the women's collective. You don't put a value on the traditional leaders or any style of leadership being good or bad. You take what's already there in a community, and the process is like chiseling out a beautiful statue that is inside that rough material. You take what's there and you polish it, you don't make something new to replace it. And you see communities shine, you see women shine and whole networks move forward on that kind of energy. A good example of this kind of polishing is the recent enumeration of crowded hostel blocks in the inner-city area of Mbare, in Harare, Zimbabwe. This account comes from Diana Mitlin, with IIED in London:

May 3, 1999: The rooms in Mbare's hostel blocks open off long outside corridors, with flimsy metal staircases and communal toilets at the ends. Eyes open or shut, you can find these by the smell. As you climb higher, you get a better view of the washing hung out across the spaces between buildings. I marvel that this community, so torn by suspicion, has a system for the drying clothes in public areas that women trust without a second thought.

The federation moves through the buildings, which go on as far as you can see. In the narrow corridors, small groups stand outside doorways, filling out survey questionnaires. Someone comes up, You didn't do me I'm in 4-D. Another invites us inside. The room is divided into two parts, everything neatly arranged, but the broken windows and peeling paint give away buildings succumbing to age. No, here it is better, someone explains, Here we have sinks inside the rooms.

An unending shower of survey questions: When did you come? Who is living here? What rent do you pay? How much do you earn? Would you like to stay? What about the lack of services, what about safety? As each questionnaire is finished, the interviewers move on. When one whole block is finished the teams gather downstairs to check the next.

Back at the federation's office, everyone waits for the survey teams to return with today's data. It's a large room, donated by the shopkeeper next-door. It's maybe ten meters by eight, but looks small with so many people crowded into it. Wandering toddlers are swung up onto their mother's backs and secured with a towel, groups come in to make savings deposits. People whoop for joy when news comes that the council in Beit Bridge has offered land to a savings scheme there. One group sits around a big table, transferring data from questionnaires into ledgers, and another prepares tables for each hostel block to make it easier to tally the results later on.

Earlier, there were discussions about the need for an official report to present to the City Council and about how to tally the survey results. The obvious tool is the computer, but everybody agreed it was more important to let people work with the data first, tallying by hand, so the information comes alive for them and brings new understanding of their neighbourhood. The numbers can be entered into a computer later.

In the earth-floored, open-to-sky kitchen at the back, knives move swiftly, chopping meat and slicing green cabbage under a blazing sun. Big pots bubble over a wood fire. One woman stirs pap, another pours in the powered grain. We have done this place a favour. When we came the yard was full of undergrowth, the floor was so dirty. The pap boils and overflows, trickling down the sides of the pot.

Nonquangalani starts to eat without washing and is scolded, there is a lot of cholera here, you must wash first. At the back, in the shade of a wall, one of the cooks sits with her baby at her breast. The three South Africans arrived earlier today Agrinette, Rose and Nonquangalani. They walk around feeling their way, finding old friends, watching the activity. Survey teams start coming back singing as they come through the crowded market across the way. After turning in their questionnaires, they sit down to lunch. People talk about the morning's work as meat, vegetables and pap are passed around. Afterwards, the meeting starts. Ta-ta uMfelandawonya, Ta-ta! Voices tumble into one another, the slogans and singing build. Viva Zimbabwe Homeless People's Federation, Viva!

Everyone is amazed how well the enumeration is going. Everybody said it would be difficult, that the people here are hard, that they're not interested, that they're all crooks. When the first loans were proposed, even the Mbare groups said not here we cannot trust people here, they are all thieves. The purpose of enumerations, they say, is threefold: to gather information in order to work with government, to let people learn about themselves by gathering their own information and to mobilise people into savings schemes.

After lunch, it's back to the hostels, for meeting with new savings groups. The survey has generated a lot of excitement and many people are drawn over, many questions, curious onlookers. Federation leaders spread out, explain how the savings scheme works, show passbooks and collect deposits. Many new groups are formed. The South Africans watch for a little bit, then start swapping songs and stories with the different groups. As dusk comes on, the voices rise in song. After an hour or so, people slowly get up to go. Come tomorrow, another group is told, Come to the office and deposit more savings. On Saturday we'll be back again. The songs continue as people make their way home, many with long bus-rides through the bush to resettlement camps outside Harare.

### **Beginners and Beginning: Going for bulk first**

#### **Basic Physics: Momentum = Mass x Velocity**

For many groups, building staying power into a people's process starts with establishing bulk, and then refining later. Remember Newton's laws of motion? Once a body is in motion, it will continue moving at constant speed unless acted upon by an external force. The bigger that body is, the harder it is to deflect it and the more likely it is to keep moving. Translated into social terms, if you want to build a movement with staying power, to make it through the long haul, you'll do better and grow faster if you start with mass especially at the beginning.

Those who start from scratch take the longest time to design and develop solutions. But education allows people to learn from other's insights, so everybody shouldn't have to start from scratch. In a community network, more people and more communities means more experiences to learn from and more kick-starts for newcomers. Eventually, these combined experiences become a path, and thereafter, it's zoom zoom zoom.

Example: South Africa is a classic example. When things were first starting up in South Africa in 1991, everybody told the team of community leaders and People's Dialogue, that they should first work only in Capetown, only in Victoria Mxenge organise all that and create a good solid pilot there first. At that time, Victoria Mxenge was to South Africa what Byculla was to India it had energy, a strong women's collective and strong leadership. It was a vanguard community, ready to take risks. But the early visitors from the Indian federation suggested otherwise. Nothing doing! they said, Widen before you deepen. Keep one portion of your time to focus on Victoria Mxenge, and use the rest to go around to every city in South Africa where anyone is interested. So on a shoestring budget from Misereor, they just started driving huge bunches of people around to different settlements around the country to break this isolation and separation. You're spreading themselves too thin! everybody told them. Here again, it was going against those norms which tell you to take one thing, do it perfectly and then move to the next thing replicate it. But in the long term, it worked.

Example: Quality or quantity in Thailand: Thailand often gets razzed in the region for being the only community network that was born out of a revolving fund. For most finance-needy community organisations, it's usually the other way around. But when the shiny new UCDO was actively promoting the formation of savings groups around the country and trying to build a network (from the top down), their approach borrowed the best federating principles from other bottom-up people's

processes in the region. From day one it was quantity first, quality later. Here's how UCDO describes it:

At the beginning we weren't too worried about who started savings groups or how they started anybody who came along could join and start a group in their community. The idea was to make everybody feel it was easy, so we could go to a wider scale. Later on, we had problems with the quality how the process could reach the poorest, how it could get real participation in all the groups, how the management could be open to as many groups as possible, how the structure could work all these problems. But as time went by, we found ways for quality to be redeveloped inside the group, little by little, or through exchange with other groups. The advantage of larger quantity is that lots of people are involved they can share among each other, and it makes the national picture stronger. Many NGOs, too serious about quality, end up having only four or five very high quality groups for ten years and never any scale!

### **A cautionary note**

Ruth McLeod is one of the founders of Homeless International in the UK. HI is a staunch advocate of people-to-people learning and was one of the first donors to stick its neck out to fund community exchanges first in India, and later in South Africa and other Asian countries. Here are some cautionary comments from Ruth on the difference between a fad and a real thing:

Six or seven years ago, if you mentioned horizontal exchanges, nobody knew what you were talking about. And you certainly couldn't get funding for them. Now, thanks to a lot of work by a few visionary groups, horizontal learning is the new thing. It's the flavour of the month in a development profession that is obsessed with innovation in which there has to be something new every year or two.

But what's happening is that now, everybody is doing horizontal exchanges, sometimes without really knowing what they're doing. They've taken the flesh of the idea but left behind all the bones. People aren't thinking about why, when, or what for, but just packing off their slum dwellers on planes and sending them off to X Y or Z, to get EXPOSED. As a result, a lot of it is worthless a waste of energy and money, leading to nothing.

It's one of the ticks of the development scene that good innovations and good ideas get taken up for all the wrong reasons, thrown into the spotlight, co-opted and reshaped until you can't recognize the original. One can almost see already the spectre of highly-paid international consultants being called in by donors to implement exchanges as a requirement for funding development projects. Exchange Specialists?? Groan!!!

It's likely that exchange will be taken up this way, like all the other things. But our version of exchange is here to stay, and will outlast the fad, because ultimately, people don't go away, don't get promoted and move off.

### **Face to Face – Part 13:**

#### **Bigger Ponds, Global Citizenship, Looking at larger wholes**

Today we're in the throes of a worldwide reformation of cultures, a tectonic shift of habits and dreams called, in the curious argot of social scientists, globalisation. It's an inexact term for a wild assortment of changes in politics, business, health, and entertainment. How people feel about this depends a great deal on where they live and how much money they have. Yet, globalisation is a reality, not a choice. Humans have been weaving commercial and cultural connections since before the first camel caravan ventured afield. Telegraph, telephone, radio, and television tied tighter and more intricate knots between individuals and the wider world. Now computers, the Internet, cellular phones, cable TV, and cheaper jet transportation have accelerated and complicated these connections. Still, the basic dynamic remains the same: Goods move. People move. Ideas move. And cultures change. The difference now is the speed and scope of the change.

#### **- Erla A. Zwingle, National Geographic, August 1999.**

The elite form of globalisation provides only some people with choices and exposure and opportunities, and leaves many behind in a cloud of dust. But when poor people and their organisations can take advantage of this same connectivity and can be exposed to this free

commerce of ideas, which is what globalisation is all about, a number of things begin to happen. First, when poor people travel to other countries and form alliances which cross international borders, that understanding expands choices and forms the basis for solidarity and alliance building. It's the global iteration of what we've already seen happening at local and national levels.

But also, decisions are increasingly being made and opinions formed in the global arena it's happening all around us in a million different ways. In development discussions around the world, everybody's talking about globalization, governance and gender it's the three Gs. But to poor communities, those words are gibberish unless they can be translated into practices which embed their spirit into what communities actually do. National governments and international agencies, for example, are all talking about governance. To the poor, governance means the right to make choices, which is what they have always sought, but do the structures everyone is suggesting for decentralization and devolution work for poor people? Do they have a right to test those structures, to explore and innovate, or must they accept them because everybody else says they're good? If you can understand the very powerful and primary impact that these international transformations have at your local level, then it's not like a shaft out of the heavens. That understanding is important, because it forms the basis of solidarity and networking. Without it, people can't respond to globalisation, they can only react.

Most major development activities are still being planned without the knowledge or participation of poor communities. To those at the beneficiary end, development can look like the underside of a giant's foot which comes down from above, often causing a measurable deterioration in the quality of their lives. And when people don't like something, if they haven't got enough information about where it came from or how it works, and if they haven't got the means to discuss it with whoever designed it, then the only thing they do have is the protest mode. The inability to enter into a discussion or to negotiate creates conditions for violence, and increasingly, the world has to move away from addressing differences that way. Exchange is a means of producing responses to these transformations, rather than knee-jerk reactions.

When they don't like something or when they find it doesn't work, people have now become familiar with what they have to do to negotiate at local and national levels, but now we have to invent how to take this debate to the international levels because this is now starting to happen. We've become aware of our need to do that. And now we have the tools to do that, which maintain our commitment to the local process.

But it also works the other way around globalization has undeniably heaped plenty of headaches upon the poor, but it has also brought with it new tools for communication and connectivity. For the first time, communications whether it's access to international travel or electronic connectivity small voices can be heard in the global arena. To some extent, the tools have changed the players. The challenge to organisations of the poor is how to make the tools of globalization accessible, make them ours? What exposure gives the poor is a direct sense of asking the 'what if' questions they could never comfortably ask before. And the implicit message is that it is possible to actively take control of one's situation and thereby change it. For most of Asia's poor, this is an entirely new way of thinking. There are increasing numbers of poor communities which believe that we all share the world's natural and human resources, and that if there are gates, then entry needs to be renegotiated in terms that suit the real majority. Gradually, through their persistence, hard work and demonstrations of actions and dialogue with other actors, those gates are being challenged, and squeaking open in ways that are mutually viable for the poor, for the city, for the state for the globe.

### **Bigger and bigger, Faster and faster: the increasing Pace and scale of exchange**

By the time you do something the fourth or fifth or tenth time, it's not a journey any longer, or an exploration, it's become a path. You can see how far the standardization of the exchange process has come by looking at how much is now taken for granted. The efforts of early path-beaters, which made things possible, fade out as new path-beaters appear. Some don't care at all about the history, about who made all these things possible which have now become routine. This is a real sign of progress. Here's a letter which came from People's Dialogue, in South Africa, last year right after the Zimbabwe Model House Exhibition, which sums it up pretty nicely:

**May 3, 1999**

Dear all: One of the assumptions that underpins the exercise of exchange programmes is that horizontal learning accelerates a process of resource acquisition at the local level. This assumption has been reaffirmed once again this time at international level.

The federations that make up Shack Dwellers International have developed common practices to secure common goals. The common goals include access to land, affordable housing, access to credit, access to decision making at the local, regional and national level. The common practices include daily savings and loans, house modeling and house model exhibitions, community-based enumeration and shack counting.

It took the Indian federations who pioneered many of these practices more than seven years to secure the first parcels of land at Dindoshi and Mankurd for their members. It took the South African federation three years before they secured land in Philippi for Victoria Mxenge. It took the Philippines federation 18 months before the first parcels of land were secured in Payatas.

The Zimbabwe federation was launched in December 1998. Yesterday in Beit Bridge the Federation secured 51 plots of land and will begin to build houses within the next few weeks. In order to build these houses the members will borrow funds from the Zimbabwe Federation's revolving fund. This revolving fund is modeled on the SA Federation's uTshani Fund. It took the South African Federation more than two years from the time that land was first secured to the release of the first housing loan. It will take the Zimbabwean Federation less than one year. The loan fund in Zimbabwe is funded by means of grant finance from Misereor, a loan from the South African federation and the savings of the Zimbabwe federation. The South African federation has been giving support in regard to enumeration in Mbare, Harare this last week or so. From next week onwards the South African federation will send members to help kick-start the house building process in Beit Bridge. Tata uMfelandaWonye Tata!

**SDI the natural outcome**

Most development practitioners recognize a role for community organisations when it comes to protests and demonstrations and accord community organisations the space to engage in small-scale microenterprise and micro-development activities. But the real development issues, those that are potentially transformative on a regional, national and international scale, are left to northern expertise, to government agencies, and increasingly to the private sector.

Shack / Slum Dwellers International is an attempt to reverse this reality, to capacitate grassroots organisations made up of the most vulnerable members of society, so that they are able to play a central role in the development of their neighborhoods and their cities. The leaders who articulate SDI's vision and drive its programmes are slum dwellers themselves. But nobody's romancing it they know that communities are filled with multiple interest groups, and that community organisations are as highly fluid, contradictory and tension-ridden as they are filled with the potential for almost limitless innovation and possibilities.

SDI has begun to bring together hundreds of thousands of people from poor communities around the world. These interactions have begun to create a far-flung solidarity and to enable a rapid transfer of development knowledge, organisational skills and people's own resources from one situation of urban poverty to another. SDI is enabling the poor to demonstrate that masterful self-organisation on a global scale is not the sole preserve of the well-off and educated.

For groups involved in the exchange network, involvement in SDI is seen as a natural progression of what they are already doing in their own cities, countries and regions, which comes right back to one bunch of poor people linking with another, across distance. There's little that is formal beyond the name. SDI members meet regularly to share ideas and to offer each other support, and the main activity continues to be horizontal exchanges, taking place in whatever shape offers maximum benefits to the urban poor.

Membership now includes organisations in 12 countries. Individual members now number in the millions, divided into small autonomous women-centred and people-managed groups. The savings groups that are central to the process hold millions of dollars in savings for housing, emergencies and

income-generation. These savings are above all a commitment to a process of solidarity among the urban poor, where people leverage their own muscle power and their own connections to help each other which is a big change from earlier, when you went to some patron and said Help me!

And what about SDI supporters? The rule from one SDI leader is this: No consultancies! No experts! No deputations! Stay in the federation and the people's process. The main thing is to strengthen the people's process. Bring government down to us real change only happens when policy comes to people, not when people go to change policy. NGO's role in this? Stand behind me, not in front.

NGOs can be a valuable interface between the reality, common sense and confusion that constitutes people lives, and the formal world.

#### **A Quick Glance at a month on the Exchange circuit:**

The scale what's happening in exchanges in the Asia and Africa networks has grown very large, the process has developed a life of its own. Here at ACHR we try to keep up on who's going where, but this is becoming a lion's task. To give you a sense of this, we gathered together details of exchange visits which took place between October 2 and November 15, 1999. The list draws on myriad reports, e-mails, faxes and phone calls, and is by no means complete. By our count, a total of 1,711 people went on 367 national exchanges and 141 people went on 19 international exchanges during that period. These figures don't even begin to look at exchanges within cities, which almost everybody has given up trying to monitor (we asked!). The numbers are impressive, but it's essential to look at the number of people these leaders are linked to, through communication networks in their own communities, cities and federations. Without that, all these investments can't add up to transformation.

October 2: 18 members of Women's Development Bank Federation (WDBF) from Matara District in Sri Lanka visit Malwathe Primary Branch in Gampaha District, Colombo, to see how the branch operates. Up to November 15, another 146 women from 8 districts go on 16 exposure visits within WDBF to help build and strengthen savings groups, deal with problems, share stories and experiences.

October: Exchanges inside India: Between October 1 and November 15, 93 people from Mumbai go on 18 visits to 13 cities to help with issues of toilet and house building, land tenure, negotiation with local officials, and post-cyclone relief planning. During the same period, 90 people from 12 cities visit Mumbai to look at what the local federations are doing in strategies for land tenure, sanitation, credit management, planning model house exhibitions, and dialogue with government. 112 people go on 16 exchanges between 16 South Indian cities. Another 140 people go on 20 exchanges between 7 cities in the western state of Maharashtra (not including Mumbai), and 12 people go on 2 exchanges between Lucknow and Kanpur in northern India. 21 people go on 3 exchanges between 3 cities in the eastern state of Orissa to work on crisis management after the devastating cyclone.

October 3: 40 people from Utaradit, Tak and Sukhothai, in Thailand, go to Chiangmai, to see the Chiang Mai network's community-based welfare projects and talk about the new Miyazawa Fund. 50 Thai cities are now involved in exchanges within the Urban Poor Community Network. In Sri Lanka 20 Day-Bank members (pavement hawkers) from around Colombo visit rural Women's Bank branches at Hambantota and Puttalama to build up a marketing partnership between these rural producers and urban sellers. Agree to hold joint sale-exhibitions every 6 months in Colombo.

October 4: 2 leaders from Johannesburg South Africa visit Kimberly for 7 days for technical support and 7 leaders from Kimberly visit Johannesburg for 7 days, to help Kimberly prepare for house building. In Zimbabwe, 3 South African federation leaders from Gauteng (experienced with uTshani Fund) visit Harare and Victoria Falls for 5 days to discuss Gungano Fund, Zimbabwe's new housing fund which just started giving out loans. 4 leaders from Harare visit Victoria Falls with the SA team for 5 days to work on building components. In Zimbabwe, within-city exchanges are too numerous to mention. In Harare, on average, one exchange takes place every day between saving schemes.

October 5: 6 leaders from Johannesburg South Africa visit VukuZenzele in Cape Town for 6 days. Zenzeleni Housing Savings Scheme is about to undertake a green field development for 800 families and learns from VukuZenzele's mistakes.

October: Exchanges inside Namibia: 37 people go on 10 exchange visits 15 between savings schemes inside Windhoek, to share experiences with small business loans, starting new savings groups, bookkeeping, handling repayment problems, community enumeration. 24 people go on 5

exchanges between towns in the Namibia's Central Region to help strengthen new savings schemes. 14 people go on 5 exchanges between savings schemes in the North West Region. Another 55 people go on exchanges in the Oshakati and Northern Regions of Namibia. There are also three Big Event model house exhibitions in Mariental, Tsumeb and Oshakati, to which 41 community people from savings schemes in 11 towns and cities come, along with large numbers of local community people and local officials.

October 10: 6 leaders from Piesang River, Durban South Africa visit Cape Town for 6 days to help VukuZenzele with their green field development and Ruo Emoh with their search for land. 8 leaders from Johannesburg visit Durban for 7 days to have East Rand members share their experiences with Durban members, and to push forward developments in East Rand, where people are struggling to get subsidies, because the provincial government will only release them to commercial developers. 6 leaders from Johannesburg visit Port Elizabeth for 6 days to assist with land strategies. The visitors had all secured land through invasion strategies, so they could provide useful advise and moral support. In Sri Lanka, 5 members from Kalutara Day Bank visit Borella branch to learn more about running a bank effectively.

October 14: 150 leaders from five zones in Bangkok Thailand meet to strengthen community networks within and between these zones. In Sri Lanka, 2 Women's Bank leaders from Colombo visit 4 branches in Kaluthara District to share experiences and discuss interest rates for bigger loans, formation of new groups. Later in October, another 5 teams of Colombo leaders visit WB branches in 5 districts to help strengthen branch operations and discuss welfare funds, alternative marketing systems in Colombo for village goods.

October 17: 56 Savings groups members from Sampong Tai, Thailand visit the Nak Pi Run Housing Cooperative to study group management and learn about inexpensive construction systems people have used in the project. In South Africa, 2 leaders from Durban visit Johannesburg for 6 days for technical support.

October 18: 17 people (community, local officials and project officers) from Saigon, Hue, Danang, and Hanoi, Vietnam, visit Danang City, to look at savings and credit for infrastructure, economic and environmental improvement. 3 saving groups are formed in Hanoi. 3 federation leaders from Mumbai India visit Cambodia to work with the federation on the Urban Poor Development Fund management and relocation projects.

October 20: 5 community leaders from Hugpong-Kabus People's Network in Davao City, Philippines visit Aroma and Davao, to set up savings groups in a new area. In South Africa, 6 leaders from Durban visit Port Elizabeth for 14 days to support struggle against eviction at Liberty Housing Savings Scheme, where 300 families had invaded municipal land designated for low-income housing. The municipality wants to evict them. In Zimbabwe, 4 members from Victoria Falls visit Oukasi for 6 days for house modeling exercise, daily saving and cluster formation.

October 21: 3 leaders from Johannesburg South Africa visit Port Elizabeth for 7 days, to support Joe Slovo Housing Savings Scheme, infrastructure installation for 300 families.

October 23: 10 community leaders, 3 District officials, 3 NGOs from Cambodia spend a week in Sri Lanka, visiting seeing various community based development processes CDC system, infrastructure by community contract system, Day Bank, Women's Bank, Women's Development Bank Federation. October 25: 3 people from Nepal visit Mumbai India for 5 days to look at strategies for NGO and federation linkages and to plan upcoming model house exhibition in Kathmandu. In Philippines, 8 railway community members from Sucat, under threat of eviction, visit Payatas Savings Federation to talk about strategies for strengthening local organisation, S&C and land acquisition. In South Africa, 2 leaders from Durban visit Johannesburg for 4 days for media support. 12 leaders from all over SA visit Port Elizabeth for 4 days to discuss management of loans. An agreement is made to use interest on deposits to help the families of those borrowers who die. 2 South Africans visit Mumbai, India for 7 days to look at high-density, low-rise housing strategies of MM/NSDF, and continue on the Nepal, to participate in the Model House Exhibition there.

October 27: 40 leaders from Bangkok Thailand visit Ayutthaya and Nakhon Patom Provinces to exchange ideas about community enterprise and to visit community-built environmental projects. In Sri Lanka, 5 women vegetable hawkers from Galle visit Obesekarapura Day Bank branch to see the activities, prior to starting their own branch. 3 women from communities involved in ENDA Vietnam visit the Payatas settlement in Philippines for exposure to savings schemes. 6 people (2 NGO, 4 community) from Almaty, Kazakhstan spend a week in Mumbai with MM/NSDF looking at S&C, toilet building, relocation and house building, slums, footpath settlements.

November 1: The Nepal Women's Federation holds their first Model House Exhibition, attended by 5,000 women from communities in two cities in the Kathmandu valley, 36 leaders from 6 Indian cities, 6 Cambodians, 3 Sri Lankans, 3 from Philippines, 2 from Tibet and 1 from South Africa, along with Asian Mayor delegates to the Citynet Meeting, which happened concurrently. A programme of local exchanges between women in savings groups within Kathmandu and Patan is the main link between 53 communities in the federation. In Philippines, 3 members of the federation in Cebu City visit Payatas to strengthen local process and exposure to Payatas savings system. In South Africa, technical teams from Harare Zimbabwe and Namibia visit Durban for 10 days to help build model house in preparation for upcoming exhibition.

November 3: 21 leaders from all over South Africa visit Durban for 12 days for uMlazi Model House Exhibition, which coincides with the Commonwealth Meeting. Teams from India, Zimbabwe, Namibia and Senegal attend. 3 leaders from Cape Town visit Port Elizabeth for 6 days to check on financial systems. 8 leaders from Johannesburg visit Durban for 12 days for technical support. 3 leaders from Johannesburg visit Port Elizabeth for 5 days to help Joe Slovo finalize their water connection. In Sri Lanka, 3 WB leaders visit Kegalle District to discuss the National Council. Later in November, another 6 teams of leaders from Colombo visit branches in 3 districts to strengthen internal procedures and discuss district forums, fixed term deposits. Exchanges between primary branches within districts, cities and towns every month number in the hundreds, and nobody can keep track!

November 5: 20 people from Binh Trung Dong, District 2, Ho Chi Minh City, Vietnam who will be relocated at the end of 1999, visit a community-managed development project at Ward 5, District 11, Tam Thong Hiep, to look at housing savings. 4 saving groups are formed in Binh Trung Dong. In South Africa, 2 leaders from Cape Town visit Johannesburg for 3 days for technical support.

November 6: 17 leaders from all over South Africa visit Johannesburg for 5 days for treasurers national meeting. In Sri Lanka, 24 representatives of Women's Development Bank Federation from 8 districts meet in Gampaha for monthly meeting, and to talk about the visit to Nepal. In the rest of November, another 40 women from 8 districts will travel to other branches. 5 community leaders, 2 government officials and 1 NGO from Cambodia spend a week in Karachi, Pakistan with Orangi Pilot Project (OPP), looking at community-managed sewerage, sanitation and water supply, and spend 3 days in Bangkok, Thailand on the way back home, seeing community processes in Bangkok. In South Africa, 3 leaders from Queenstown visit Johannesburg for 4 days, to enable Nomzamo to learn from Protea South both savings schemes which have faced strong opposition from their local councils.

November 11: 15 people from An Khanh, District 2, HCMC, Vietnam (a new community development project area) visit Ward 12, Go Vap District, Ho Chi Minh City to look at community level waste treatment, biogas, pig-raising. In Zimbabwe, 5 people from Bulawayo visit Beitbridge for 5 days to help with house construction. 4 people from Harare visit Beitbridge for 5 days to help with Gungano loan fund. 4 people from Harare visit Kariba for 4 days to help saving scheme and land negotiations in a new area for federation activity.

November 12: 60 Women leaders from Nakhon Sawan Province, Thailand visit women's groups in Chiang Mai to share ideas about women's role in development of urban areas. 3 federation leaders from Mumbai, India visit Phnom Penh, Cambodia to work with district federation units, eviction crisis in riverside settlements, and new relocation projects. In Zimbabwe, 4 people from Harare and Karoi visit new area at Chinhoyi for 3 days for housing saving scheme support. 6 people from Harare visit Mutare, Chiredzi, Chipinge, Gutu and Masvingo to help with follow-up meetings. This is a roving 8-day tour to touch base with groups and find out about problems and issues.

November 15: 4 Community Development Council leaders and officials from Colombo Municipal Council and Housing Ministry in Sri Lanka visit Badowitz and Mahawatta settlements to study community-driven redevelopment processes and expose officials to a successful examples of

community contract construction system organised through CDCs. 4 people (2 professionals and 2 pavement dwellers) from Cape Town, South Africa visit Mumbai, India to look at pavement dwellers strategies of Mahila Milan. 20 community leaders from Si Sa Ket and Buriram Provinces in Thailand visit Surin province to talk about increasing inter-provincial cooperation in the Northeast area. In Sri Lanka, 80 CDC leaders (who have formed their own federation in Colombo District 4) hold workshop with local authorities and other development actors to make a development plan for their district. 46 CDC leaders from other districts attend, some wish to form similar federations. In Zimbabwe, 4 people from Harare visit Bulawayo for 4 days for building components training, savings, loans, housing.

## **Face to Face – Part 14**

### **Expanding the repertoire of negotiating options for poor communities**

#### **Some 300-year old wisdom about making change:**

When a reasonable Act once done is found to be good, and beneficial to the People, and agreeable to their nature and disposition, then do they use it and practice it again and again, and so by often iteration and multiplication of the Act, it becomes a Custom and groweth into perfection in this manner; and being continued without interruption time out of mind, it obtaineth the force of a Law. - Carter in *Lex Custumaria* (1696), quoted by E.P. Thompson, *Customs in Common* (New York, New Press, 1991), and cited from Howard's book *The Culture of Building*, Oxford University Press, 1999. We all know the kinds of tools that are used in more formal kinds of training. Besides flip charts, whiteboards, and overhead projectors, there are brain-storming sessions, check-ins, trust-building exercises, ice-breakers, roll-playing.

What about the tools that people use? When something that poor communities do in one place is found to be useful, it gets repeated. With repetition, that thing becomes a feature of their work and begins being used with more intention. The more it is used, the more it gets refined and standardized. Before you know it, you've got bona fide tool. A people's tool. Through transfer and adaptation, which are at the heart of community exchange, these tools get reinvented in other places, creating new tools. As with all tools, people master them only by using them tools that help them to negotiate with the state, to explore house design possibilities, to organise a savings scheme, to analyze conditions in their settlements. It is a quality of most of the really good tools that they educate and mobilize at the same time they have a double edge they have both practical and strategic value to communities in their struggle for land tenure, secure houses, basic services and jobs.

Stocking leaders with tools: Community leaders need tools in order to mobilize other poor communities, to form that critical mass which is prerequisite to bringing about real change. These kinds of tools are emerging gradually, from experiments and practical application many are being actively used within exchange programmes. People now have a set of precedents, a protocol. They've been to other places, seen a variety of tools being used. They know how to use them, know what to expect, know what to do. They've become managers of their own learning.

There is a need to explore this new paradigm in light of the globalization and new systems of internationalism which are now having an impact on local and national situations, but which are short on solutions that work for the poor. How can we provide investments to actors in the Asian region to expand the capacities of informal settlements to negotiate for their own development needs? A very important part of the exchange process is to explore new solutions in which priorities are determined by communities themselves, to try them out and spread them around if they work. When we look at the community processes that are bubbling along in Asia and in Africa, we have to ask whether there negotiations going on between communities and cities? If so, what skills assist them to leverage these negotiations and what tools help build those skills? Here are some of the tools that are doing the job:

#### **TOOLS used in exchange:**

##### **Festivals, Jamborees and Big Events**

When canal-side settlements in Thailand held a big klong-cleaning, they called canal-dwellers from all over the country to come help, planned it to coincide with the Queen's birthday for added luster, and turned a mucky job into a celebration of their right to live there, and proof that they are the best canal-

keepers. And when a community toilet was built in Kanpur, the Mahila Milan organized a big SandasMela [Toilet Festival], called city and state officials to come cut the ribbon, visitors from all over India, thousands people from local communities, speeches, TV coverage, colored flags. And when the people's survey of Windhoek was finished in Namibia, the new federation put up a jamboree to present their statistics to the city in a burst of songs, dancing and solidarity. These are ways of marking community milestones by turning them into celebrations which involve many. These are ways of democratizing possibilities, of highlighting and disseminating issues like toilets, or houses, ration cards, policies any issue at all and getting people to know and talk about it.

### **Community Mapping:**

For federations across Asia and Africa, an important part of a community's data-gathering process is making settlement maps, which include houses, shops, workshops, pathways, water points, electric poles, along with problem spots and features in the area, so people can get a visual fix on their physical situation. Mapping is a vital skill-builder when it comes time to plan settlement improvements and to assess development interventions. In Thailand, for example, canal-side communities draw scaled maps of their own settlements, as part of their redevelopment planning, and also go upstream, beyond their settlements, to locate and map sources of pollution from factories, hospitals, restaurants and sewage outlets. Where do they learn these skills? From other canal-side settlers. These community-maps, with their detailed, accurate, first-hand information on sources of pollution, are a powerful planning and mobilising tool, and also make an effective bargaining chip in negotiations for secure tenure, with cities obliged to accusing communities of spoiling the klongs they live along.

### **Survey**

Enumeration is a great community mobilization starter. Anybody can start a survey, get ten people together to do it. Just putting the knowledge of ten people together transforms the way they look at their settlement they can touch it, they can feel the difference. And then that tickles their imagination and they can move ahead. When cities do the counting, poor people are always under-counted, and under-counting means the poor lose. Fifteen years ago, for example, there was no policy for pavement dwellers in Bombay nobody acknowledged their existence. Every day there were demolitions, but the only thing that was clear was that it was the city's job to demolish, and the people's job to build again. The first survey of pavement dwellers defined a universe which nobody knew existed, and it started Mahila Milan, which would eventually transform their statistics and their understanding into a resettlement policy for pavement dwellers all over the city. In the mean time, they travelled to cities all over India, Asia and Africa, helping others conduct enumerations. Their motto? When in doubt, count!

### **Land Search**

When cities claim there is no land left for the poor, don't believe them they're almost always fibbing. And when poor people get to know their own cities and educate themselves about development plans, they can challenge this bunkum. Land-searches in cities all over Asia and Africa have helped poor communities to negotiate countless resettlement deals. An early land-search in Bombay went like this: We thought we could find places for poor to stay there must be some land allocated for poor people's housing you can't have a government and a city corporation which doesn't plan for people's housing! So we got these silly development plans, and along with a big group of Mahila Milan women, we went all over the city, locating every single place marked Housing for the poor on those plans. What an eye-opener! Whatever was green belt on the plan was actually industrial belt. And whatever was meant for housing the poor was upper-income housing, or warehouses and factories all kinds of things. In the same naiveté, we went to the Chief Secretary and asked him why this is happening? He told us, this is a notional plan, this is how we'd like it to be! And that's what it is it's a dream plan.

### **House modelling and layout:**

When Charlotte Mkesi, from Cape Town, went on an exchange visit to a shack settlement in Port Elizabeth, the group had just invaded. We want a house, they told her. What kind of house she asked. They just looked at her. So she showed them how to build house models, with cardboard and sellotape and scissors, and they made a model of their houses. We worked it out with a scale. They were surprised and interested because they did not know how to do it. House modeling takes many forms. Mahila Milan used the length and width of their own sarees to understand room dimensions and ceiling heights that are otherwise incomprehensible to someone whose lived most of her life in a box-like hut on the pavements. Elsewhere, communities use long bolts of cloth to mock-up their house

designs, stretched around poles at the corners. Whether using clay, cardboard, cloth or thermacol at full scale or small scale house modeling is another much-used dream prompter.

### **Manufacturing of building elements on site**

Poor people can do many things more efficiently than the state like building their own solid, affordable houses. When poor communities take steps to teach themselves how to build better houses collectively, at larger scale, they are helping the state understand this and showing an alternative. This comes right down to making building materials. When communities make blocks, or slabs or window frames, they can do it cheaper and better than any contractor or factory, because they are both manufacturer and customer, so quality control is automatic. And in exchange, going on-site to a housing project, and actually pitching in on the work helping build a foundation or making some blocks or funicular shells is one of the best things to bring abstract ideas right back to the big goal which is decent, secure houses. This is building a up a stock, and also training others, taking over, taking charge.

### **Savings and Credit Savings Walk**

When Alinah from Gauteng Province in South Africa returned from an exchange visit to Bombay, here's what she said: All the time, there are savings. At the beginning and the end of the day. All the time, women are going up and down. They go every hour, every house, man! And even when they don't come, then the women come to them with their savings. We saw that. And then the loans all the time too savings and loans. We saw how they do the repayments. Each time someone saves five rupees for saving, five rupees for loan repayment. This is very good. We don't do that much here maybe it would be better if we did. Both Mahila Milan in India and the Payatas Scavenger's Federation in Manila have made the savings walk a feature of everyone's visit to their settlements you go house to house with one of the women, you collect the money, you document it, you come back to the office, count the money, put it in the ledger and process the loans you actually do these primary things. The savings walk gives visitors a vivid sense of how central these small, daily acts are sustaining their movement.

### **Many more**

As the exchange network enlarges and matures, the repertoire of tools keeps expanding:

participating in house construction on site.

going to talk to the financial institutions which deal with us, like UTI and Citibank we bring guests to meet these guys it is mutually reinforcing, makes those guys feel good.

looking at sanitation, recycling and composting.

holding daily de-briefings, where you evaluate what you've done and seen with the hosts.

traveling to other cities to compare how different federations manage themselves.

### **Visiting projects relocation, on-site upgradation, land-sharing and demos.**

What do demos offer as an exchange tool? As precedent-setters and as a form of policy advocacy, demonstrations and pilot projects make good experimental learning tools to test possible solutions, strategies and management systems toilet building, canal cleaning, house building, community enterprise. The focus is on what communities can do for themselves, not what can be done for them. Pilots help communities communicate the essence of their ideas to the state, the municipality and other development agencies as well as to other communities through exchange visits.

### **Exchange tools in Zimbabwe**

For the young Zimbabwe federation, the past three years have been an intense tour through the whole gamut of exchange tools, as their South African and Indian partners have passed along one tool after another to build, mobilize, educate, share, transform, enlarge, sharpen and clarify. Here is Jockin's keep them busy wisdom in practice. These notes come from Beth Bitthi, from Dialogue on Shelter, the Zimbabwe Federation's NGO partner:

When Patrick came the second time in July 1997 with Sweetness and Mama Mkosi, it seemed so real. This was after the first group of Zimbabweans had gone to South Africa, and they were ready to start something. This time it was breeding on fertile ground. On that visit, Patrick, Sweetness and Mama Mkosi started savings schemes in Hatcliffe and Dzarafasakwa. They prompted people to start savings schemes.

The exchange in April 1998 was important in moving beyond savings. Mandla, Nonqangalani, Tembalithle from the SA federation came with Shawn from People's Dialogue. They showed the Zimbabweans what to do around enumeration, land identification, mapping and house modeling (people holding cloth). They also worked in Hatcliffe and Dzarafasakwa. We learnt it is better not to take the visitors around too much. Better for people to stay in one place and consolidate knowledge in one place rather than give lots of people a little bit.

Then in December 1998, with the big conference, when the Zimbabwe federation was officially born, it was more the scale of activities rather than the nature of anyone's intervention the negotiation with the Housing Minister, his pledge of Zim \$ 25 million to a new urban poor loan fund. It was not just international people that made everybody so excited, that moved them forward. It was seeing that the federation had extended beyond the few settlements, seeing just what had been accomplished so far.

### **PLAYING HOUSE: House Model Exhibitions**

When communities build full-scale models of their house designs and invite the government and public to see what they've been planning, a lot of things happen. Here is a people's tool which serves so many purposes it's hard to count: model house exhibitions train people in construction, they stir up excitement, they build confidence in communities, they help people visualize affordable house designs, they show the city what the poor can do, they bring the government to your turf, they kindle interest in the city, they focus on precisely what it's all about: a decent, affordable, secure, place to live, which is available to everyone. Model house exhibitions have become a standard federation tool around Asia and around the world, and have been used again and again throughout the exchange network.

Before they actually get secure land, communities have lots of preparation to do: saving, organising, planning, looking for land, designing, exploring infrastructure options and construction techniques, looking at finance, visiting other options. Model house exhibitions are a milestone in that process. Here are some first-hand accounts from two recent exhibitions one by the Kanpur Slum Dwellers Federation/Mahila Milan in Kanpur, India (December 1998), and one by the Zimbabwe Homeless People's Federation in Harare (June 1999).

### **Kanpur**

The Kanpur exhibition brought together people from 43 Kanpur settlements, 200 community visitors from 21 Indian cities, 45 visitors from Namibia, South Africa, Cambodia, Thailand, Philippines, Nepal and Indonesia, as well as officials from local and state governments. They came to learn by doing, and I think the impact of this learning is quite dramatic. Even groups that had never been exposed to house model exhibitions before walked away saying, this works, we can do the same thing. The three house models at Kanpur were built life-size we put in beds, some furniture, cooking vessels everything. You have to play house like this to really understand the different design options two rowhouses with lofts and one single-story. In India, we've had over 50 such exhibitions. In fact, for every huge exhibition like this, there are several small internal ones.

Cities have a big stake in seeing these problems solved they're desperate for solutions. If you can show them solutions that are good for the poor and good for the city, they'll go along. We call these win-win solutions, and when communities are the designers of these solutions, they feel they're real partners. Exhibitions help articulate this to the municipality it whets their appetite. Here, the community has a chance to have a dialogue with the government out here in the open, instead of in an air-conditioned office. This is the difference between the NGO concept and the people's concept. With these exhibitions, communities are making a transition from a housing solution that was optimized in terrible conditions, to a solution that should be the starting point in a much more secure environment. The actual design doesn't really matter you start by designing something, then build it and share it with everybody, in a way you're comfortable with. The really important design stuff is what

happens after the exhibition. Materials, dimensions, cost, ventilation all these are locally specific. The model gives local people a framework within which they can innovate it provides a start.

## **Zimbabwe**

Zimbabwe's first model house exhibition came at the end of month-long enumeration of poor families in the inner city area of Mbare, in Harare. It provided a public venue for presenting the census results to the government. Teams from Namibia, South Africa and India came early to help build the two full-size house models.

Because land in Harare is expensive, people in Mbare's crowded hostels and back-shacks wanted to explore house options for very small plots. The Indian team veterans of countless model exhibitions, and experts on high-density housing had tips about positioning doors and stairs to maximize space. One 24 s.m. single-story model could be expanded later on. A more spacious (and more popular) model had 2 stories and 32 s.m. of space. Federation members spoke about how years in crowded living conditions had turned them into bad neighbors, jealous of their space. As a result, the semi-detached house model included adjacent verandahs upstairs so neighbors can talk to each other upstairs.

Discussions and design adjustments continued right up to the arrival of the first busloads of visitors, who came in their Sunday best, singing and ululating and waving their arms in the air over 3,000 came on the opening day alone. The presence of international guests boosted local interest in the exhibition -. There was continuing media attention and many visitors were interested in talking to the urban poor from overseas. The Namibians shack-dwellers were filmed for television.

The South African visitors concentrated on developing a technical team in the Zimbabwe federation with acapacity to build houses, in preparation for land which had just been made available. For the new construction team, the model house provided a dry run-through of the planning and costing processes. A few months later, the Zimbabweans were up in Namibia helping the new federation there set up their own model house exhibition and so the tool gets passed on/face to face

## **Face to Face – Part 15**

### **How poor communities use exchange strategically to fine tune their negotiating**

As the exchange methodology is extended into new areas and new situations, it naturally starts happening that poor communities and their federations use it in more innovative and more specific ways, to address increasingly specific development needs. We've already looked at exchange being used to inspire, to start up, to pass on, to validate, to refine and to add new options. Exchange is also being increasingly used as part of people's negotiations with other actors in their cities local and national governments, financial institutions, professionals, activists. Exchange is a versatile negotiating tool, offering many very practical strategies for turning upside down the power equations which have perpetuated the long stand-off between the poor and the state, and which isn't getting anybody anywhere.

The collective influence of international exchange has led to new ways of doing things in the Asia region new ways of managing policy, new ways of making room for the poor in planning. As we look around the region, poor people's federations are actually providing the means for people to start a dialogue with whatever kind of state there is no matter how democratic, how transparent or how pro-poor it may be. Because people are not demanding that the state play the role of the linchpin. People are saying, We'll play that role you just do what we can't do. This is very different than demanding You do this thing and that thing for us!

These are practices which engage the state and communities into relationships which foster good governance. The interaction which is at the heart of community exchange actually builds the capability of community leadership to understand this dimension. And this begins to transform relationships based on patronage and privilege to relationships based on partnership, collaboration and compliment. Here are some examples of how exchange is being used as a strategic negotiating tool by both hosts and the visitors.

## **Different Strategic uses of Exchange**

### **Strategy: Using exchange to dissolve the fright factor in officialdom**

Years ago, women living on the pavements in Byculla were afraid of the police, would run the other way if they saw one. For them, police meant demolition, arrest, harassment. One of Mahila Milan's first negotiations with the state, as a collective, was with the police. What did they do? They invited their local police chief, Mr. Zende, to tea on the pavements! 500 women turned up, and so did Mr. Zende, who answered questions, explained what the laws and their rights are, told them how to file a first-information report, introduced the precinct officers. Later, the Mahila Milan used a similar strategy with hospitals, ration cards, finance institutions. That fear was transformed into a relationship of mutual cooperation.

In a country where the poor are so cowed by officialdom that most won't even sit on the chairs in public waiting rooms but squat on the floor, these intrepid women have gradually familiarized themselves with policies that affect them and learned their way around the corridors of power. In fact, they've become regulars, going confidently around in their brightly colored sarees, applying for water and sewer connections, collecting no-objection certificates and construction permits, submitting beneficiary lists. They've not only sat in those chairs, but been invited into the inner-most air-conditioned cabins, where they've asked hard policy questions and submitted proposals (and where they have not hesitated to ask some of Bombay's top-most bureaucrats where they should spit out their betel juice, since there didn't seem to be any spittoons ...).

An important part of the strategy is that nobody ever goes alone! There are always others in the train, for moral support, for bulk, for learning, for passing on. Over the years, community people from around India and around the world have learned many lessons sitting in on these meetings and watching how these women use their alliance to deal with local, state and central governments. For those who have never met with their officials in non-hostile conditions, it's a novel experience.

### **Strategy: Using exchange as a negotiation apprenticeship**

In 1998, shack-dwellers from South Africa, Namibia and Kenya came to help carry out a survey in poor settlements in Victoria Falls, Zimbabwe. On the first day, the international visitors and the local federation met with the Town Council. It was a very important meeting. This was a country with a highly centralized and repressive government, in which only organizations linked to the ruling party are tolerated, a town where government authorities exercise absolute control, and a Town Council which since 1995 had been extremely hostile to the savings federation. The visitors knew the Council would feel obliged to meet with the foreign delegates, even if they refused to meet with federation members themselves, and it was their presence which opened the door for negotiations, for their colleagues in Victoria Falls.

At one point in the meeting, the Town Clerk said he opposed the savings schemes because if they succeeded, would only encourage more migration into Victoria Falls from the rural areas. Somebody might have asserted that it was the constitutional right of all Zimbabweans to live wherever they chose to live. But the South Africans took another tack, immediately assuring the Town Clerk he had nothing to fear, that once savings schemes were working in partnership with the council, then the federation would assist the council by opening up savings schemes in the rural areas. This would improve people's lives out there, so they'd be less likely to move into town. The South Africans had shown that effective negotiations with government officials do not depend challenging prejudices or scoring political or ideological points, but on finding common strategies which lead to mutual benefit. Their strategy then was to side-step the debate so that a common strategy could emerge.

### **Strategy: Using exposure to negotiate around common problems**

As federations around the region grow larger and deepen in their own society, classifications within them get refined. Within national networks and federations, you'll have typologies if there is a critical mass of certain typologies, then those people exchange, and exchanges lead naturally to forming networks and sub-federations around those particular problems or land-owners. These groupings become the vehicle for exploring common solutions and negotiating as a block, on a larger scale, for everyone. There are several examples around the region:

- Canal side settlements networks in Thailand, Vietnam, Lao PDR, Philippines and India

Railway community federations in India, Thailand and Philippines  
Pavement dwellers federations in India, South Africa  
Networks of communities under traffic bridges in Bangkok  
Federations of slums on airport land in India and on Port Authority land in Thailand

• Dumpsite communities in India, Philippines, Indonesia and Cambodia

All these national networks were formed chiefly through exchange. Besides being able to benefit from the solidarity of numbers, breaking isolation, coming together with others, these networks and sub-federations allow communities with the same landlords, the same problems to negotiate for things as a block this can be very powerful. If one community under a traffic bridge goes to the city to get an electric or water connection, the cards are stacked against them. But if 60 under-bridge communities come together and negotiate as a block, they have numbers and preparation behind them can't turn them away. They share many things with each other.

**Strategy: Using exchange visitors to score points locally**

In some exchange events, when a community, or federation or city network knows that some people are coming, they work out a federation event which is useful to them, so they can use those visitors. That way, there is a quid pro quo. Often times, hosts take their exchange visitors and negotiate their business in front of them. When communities in Pune, for example, were trying to get land tenure for settlements and exploring house building in 1992, they utilized the presence of exchange visitors from South Africa, Bombay and Bangalore to draw the city's attention to their ideas. Foreigners are foreigners, and in many places that carries weight. The day after a big community house design jamboree in Pandavnagar, the local headlines ran South African Team Faults India for neglecting the Poor.

Foreign visitors are also used to link with sources of finance. In Bombay, communities are now exploring credit lines, negotiating with new resource-providers of finance, and looking at how to use this finance to negotiate for employment, housing and land. Nowadays, visitors to Byculla are often taken to meet the people at Citibank and Unit Trust of India, which have now entered into financial project partnerships with Mahila Milan. These visits are mutually reinforcing the local federation transacts its business, the visiting groups see partnerships between the poor and finance institutions in action, and the finance guys get a perspective on another country through the eyes of slum dwellers.

**Strategy: Using exposure to whet official appetites**

When communities invite a government official along with them on exchanges, it turns the tables, and helps change the whole equation of how people relate to each other. Instead of a community leader going as the official's tail you take the official as your tail. A good example of this is the federation in Cambodia, which has leveraged many benefits from integrated exposure trips where municipal officials and community leaders travel together.

During the 1997 model house exhibition in Phnom Penh, the Indian federations invited the Cambodians to India, and the Cambodians in their turn invited along Mann Choeurn, the Municipal Cabinet Chief, and Lor Rhy, the enthusiastic District Chief of Khan Chamkar Mon. (The number two man in the municipality traveling with 7 squatters!) Bombay fired everyone up and set balls rolling that led to housing projects, policy changes and strong working relationships back in Phnom Penh. All much fueled and supported by the visible success of the Bombay projects.

Now Mann Choeurn is a confirmed champion of savings and community-driven shelter. When asked why, he laughingly recounts how in Bombay, he was rustled out, along with everyone else, at the crack of dawn, to collect daily savings on Sophia Zauber Road with Laxmi. Even a senior official like him being sent out to learn like this got the message that people can do it.

**Strategy: Using exposure to pry open rusty official minds:**

Exchange is probably the most immediately effective way of showing officials who believe it can't be done that in fact it can! Here's a good example: Piped rural water supply in Pakistan is designed by the Public Health Engineering Department. It's more or less a gift to the people, but its maintenance costs are enormous. The Government had been looking for alternatives for a long time, and decided

to take 3 pilot projects, using the Orangi Pilot Project's approach: government provides water source and communities build and pay for the supply network within their villages

When an exposure programme was set up to OPP in Karachi, the community people were skeptical, the NGOs were skeptical, and the Public Health Engineers said this is simply not possible the communities have no skills, they are too poor, they won't be able to do it! Everybody listened to the presentations and then spent four days in the lanes of the Orangi slum, talking to very poor people who had built their own sewers. It was a simple case of seeing is believing afterwards everyone was ready to get started the transformation was complete, right from community to NGO to government engineers. Ultimately, those communities invested, built their own water supply, and when the first tap was installed, the whole neighborhood was on hand to see it opened. When the first stream of water came out, rumour has it that even those engineers wept!

**Strategy: Using exchange to convert the willing**

Building partnerships requires more than public relations events or good intentions. South Africa's former Land Minister Derek Hanekom, for example, learned the hard way that an invitation to a federation gathering meant more than a good PR opportunity he would likely be pressed very pointedly, persistently and publicly for concrete support. Other less well-intentioned politicians, inexperienced with the federation, have assumed the exchange of favors would be largely one-way the politician gets a good photo op in exchange for vague statements of support implying nothing practical. Initially, you can provide exposure to officials, like Hanekom, you want to initiate into partnership, by taking them elsewhere, to see what poor people do. Later you take them along as a partner, to demonstrate to other officials, in other countries, what such partnerships can do. It works like a spiral. Here's the word from Derek Hanekom:

My first real, quality contact and dialogue with the South African Homeless People's Federation was far away in India. It was my first visit. The Indians inspired all of us. There in Bombay we found people living in tiny houses made of plastic, but the people are strong, they shine, they stand up straight, they are proud of the work they are doing, and of the way they are helping each other survive. We have learned such a lot from what they are doing there, from the ideas they have developed. It has come back with us and we will take it a little further. I think it is now South Africa's turn and the SA federation's turn to inspire other people in different countries of the world. Your turn to show other people in the world what you are doing here in South Africa. And people are watching us and learning from us. And it is a privilege for us now that our turn has come to be able to share with other poor people in the world.

**Strategy: Using exchange to extract commitments from the reluctant**

Here's an example of how a strategic triangle formed by two pushy federations and one reluctant housing minister advanced partnerships on both sides. For many years, the South African federation in Gauteng Province had tried to develop links with the Provincial Housing Minister, Dan Mofokeng. Even though his department prided itself on being pro-poor and progressive, it had so far avoided the federation and downplayed it's contribution to housing in the province.

The federation caught up with the minister when he went on a state visit to India in 1997. While in India, he made a point of visiting Mahila Milan, close allies with the SA federation, and there to greet him on his arrival to Byculla were leaders from the South African federations! They spent the day together, going around NSDF/MM work in the city, and the minister saw for himself how much poor people can do daily savings, credit, house construction, house modeling, building component manufacturing, negotiating with the city. It was an education for the minister, and you can bet our heroes both Indian and South African lost no opportunity to drive home their points:

- that people should be allowed to build their own houses and the government should play the role of facilitator
- that if land and finance are available, the poor can build their own houses and settlements better, cheaper and at a larger scale no need for any outside builders or developers.

- that working in partnership with the federation can help the minister deliver on housing

While in Bombay, the minister agreed to set up pilot programs with the federation in SA. A year later, there was a joint working group in place in Gauteng, and there were promising signs of a good working relationship between the country's richest province and the federation's fastest growing region.

### **Strategy: Using exchange to highlight a community's credentials**

Going into negotiations with hand full: A good way for community organisations to establish their worth as a development partner is by showing the government a lot of good ideas, backed up with large numbers of people. This is especially important where poor communities are generally perceived as having no ideas, no skills, nothing to offer, no bargaining chip. The Railway Slum Dwellers Federation (RSDF) in Bombay, which is part of the National Slum Dwellers Federation, used years of intense preparation and continuous mobilisation to carve out a resettlement scheme for thousands of families living within metres of the railway tracks. It makes a good case for the power of going into negotiations with your hands full.

This is both a negotiating strategy and an overall exchange curriculum item and a very important one. When the city finally got serious about expanding Bombay's suburban rail tracks, the RSDF found itself in the middle of a complex resettlement negotiation process which included more agencies than can be counted on your fingers and toes the Railways, the State, the BMRDA, the SRA, the NGOs to name only a few. And in the end, it was the federation's solution which won out.

What was the RSDF's bargaining chip? Enough ideas and resources to make any bureaucrat get dizzy in his swivel-chair. They did it all enumerations, savings and credit, hut counting, house numbering, settlement mapping, ID cards, ration cards, house modeling, model house exhibitions, exchanges they did pilot projects to move back 30 feet from the tracks. They did so many things and made so much noise over the years that their numbers swelled to include 35,000 families. Even in teeming India, that's something.

The Indian Railways are a central government body, but they flow through all the states and cities. Back when the RSDF began, in 1987, the state and central governments were always arguing about the squatters along the tracks how many of them there were? what to do about them? whose responsibility it was to either evict or resettle them? There were big problems with suburban trains having to slow down because of railway slums so close to the tracks. Forty trains were being canceled a day and angry commuters were rioting. Nobody was happy the city and the railway had headaches, and the railway settlers themselves had no option but to live in constant danger, a couple of metres away from the tracks.

When the idea of resettlement came up, and it came down to numbers and budgets, there was only more confusion. The state said 10,000 squatters and the Railways said 5,000 squatters. Who would give the right number? Enter the NSDF/MM, who, along with their support NGO (SPARC), persuaded the state to subcontract the railway slum dwellers to survey their own slums. All the counting, house-numbering and surveying was done by community people, then SPARC helped tally the data and make a report. Big crowds were involved every step of the way, from settlements all over the city (as well as one railway and one government guy...), in which settlements were divided and classified by stations and houses were identified by the numbered electric poles which line the tracks.

As the survey went ahead, all the federation tricks were applied meetings along the way, women starting savings groups, alternative land searches, house designing workshops, settlement layout planning sessions, model house exhibitions. And constant exchanges, through which this process was shared with women and men in other settlements, each step of the way. This is how it spread. It took about a year, and at the end, the new railway federation staged a big model house exhibition to present to the state the alternative plans they had by now worked out in detail: people design, build and maintain their own houses, government and railways provide alternative land close by and basic services. It took government another 8 years to finally release land, and when that happened, the RSDF was ready to go. In the mean time, the people kept saving, preparing, exchanging and went from being prepared to being super prepared! All this process is seen as training for all other cities, other feds, other countries.

