

2010 ANNUAL PROGRESS REPORT:

INDIA AND GHANA

SLUM COMMUNITIES ACHIEVING LIVABLE ENVIRONMENTS WITH URBAN PARTNERS (SCALE-UP)



ABOUT CHF INTERNATIONAL

Founded in 1952, CHF International's mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them to improve their social, economic and environmental conditions. The organization provides technical expertise and leadership in a wide variety of international development projects. CHF International has worked in over 100 countries worldwide since its inception. Please visit www.chfinternational.org for more information.

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ACRONYMS AND ABBREVIATIONS

AMA: Accra Metropolitan Assembly	MAYA: Movement for Alternatives and Youth Awareness
BBMP: Bruhath Bengaluru Mahanagar Palike	MFI: Micro-Finance Institution
BMGF: Bill & Melinda Gates Foundation	MM: Mahila Milan
CBO: Community-Based Organization	NGO: Non-Governmental Organization
CES: Christ Educational Society	NIMCOSS: Nimba Community Support Services
CHF: CHF international	NMC: Nagpur Municipal Corporation
CNI-SSI: Church of North India-Social Services Institute	NSDF: National Slum Dwellers Federation
DQF: Daasgift Quality Foundation	PD: People's Dialogue on Human Settlements
ESAF: Evangelical Social Action Forum	PRONET: Professional Network Associates
FON: Friends of the Nation	RCV: Resident Community Volunteers
GACEED: Ga Mashie Center for Education and Environmental Development	SAEMA: Shama Ahanta East Metropolitan Area
GIS: Geographic Information System	SCALE-UP: Slum Communities Achieving Livable Environments with Urban Partners
ITI: Industrial Training Institute	SMS: Short Message Service
JNNURM: Jawaharlal Nehru National Urban Renewal Mission	SNDT: Shreemati Nathibai Damodar Thackersey Women's University
KKPKP: Kagad Kach Patra Kashtakari Panchayat	SPARC: Society for the Promotion of Area Resource Centres
LI: Local Intermediary	UCD: Urban Community Department
MASHAL: Maharashtra Social Action and Housing League	YWF: Youth and Women's Foundation

THE CHALLENGES OF URBANIZATION

In 2008, for the first time in history, more than half of the world's population lived in urban areas. Of that urban population, almost a third, or 924 million people, live in slums—a 2,500-fold increase from 35 million slum dwellers in 1957. While the causes behind these massive demographic shifts are complex, including both the 'push' of rural poverty and the 'pull' of potential employment in many cities, the difficult reality is that most slum dwellers live in deplorable conditions and abject poverty. As the numbers of people living in slums continues to rise, it imperils already limited access to housing, water, sanitation, solid waste management, transportation, employment, health care, law enforcement and environmental protection.



Aerial view of Dharavi, India, the world's largest slum.

In India, more than 158 million people live in urban slums and other informal settlements, which accounts for more than 15 percent of the country's population and 55 percent of the urban population. In Ghana, almost five million people live in slums, which represents almost a quarter of the entire population, and 70 percent of urban residents.

Though separated by thousands of miles and shaped by different social, political and economic forces, the slum communities of India and Ghana experience similar deficiencies: poor integration into the urban fabric; lack of physical and social infrastructure services; and social, economic and political exclusion and marginalization.

History has shown that the responsibility for bridging the gap between government programs

and their intended beneficiaries cannot be left either to local governments or slum dwellers alone. The answer has to come from the middle—from Local Intermediaries (LI) with an interest in providing quality services and the capacity to strengthen community-based organizations in slum neighborhoods that can work with local governments, while implementing slum upgrading and social service programs. Private service providers have also shown promise in developing sustainable models for delivering affordable services to the urban poor.

It is in this context that CHF International launched the Slum Communities Achieving Livable Environments with Urban Partners (SCALE-UP) program in India and Ghana, with the support of the Bill and Melinda Gates Foundation.

LEARNING BY DOING: AN OVERVIEW OF THE SCALE-UP PROGRAM

CHF International's SCALE-UP program seeks to improve slum conditions and the livelihoods of urban slum residents by:

- Strengthening the capacity of slum residents and Local Intermediaries (NGOs, microfinance institutions, private providers and research institutions) to realize pro-poor projects.
- Ensuring that local governments engage with the urban poor on a sustainable basis to plan and implement pro-poor initiatives.
- Increasing income and asset generation opportunities for urban slum residents.
- Improving the living environments and access to services for slum residents.

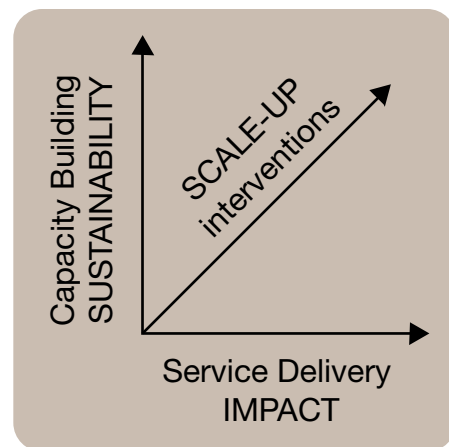
These objectives guide SCALE-UP interventions to deliver tangible impacts (Figure 2) in slum communities while building the capacity of residents, community-based organizations, Local Intermediaries, and local governments to sustain the development process beyond the life of SCALE-UP (Figure 1).

Building the Capacity of Local Intermediaries

SCALE-UP provides targeted grants and technical assistance to Local Intermediaries, enabling them and the communities they serve to benefit directly from their own actions. This learning-by-doing approach also allows SCALE-UP interventions to adapt to the dynamics of each community and abilities of each partner. These experiences help to overcome development challenges and impart a lasting sense of empowerment.

SCALE-UP also takes a more systematic approach to building the capacity of partners based on the principles of Organizational Development (OD). OD requires an organization-wide effort to increase effectiveness, growth and development. OD calls on organizations to undertake a "process of change" that will make their organizations stronger.

Figure 1: Achieving Impact and Sustainability



Under SCALE-UP, CHF focuses its OD assistance around six major areas:

- Governance and Leadership
- Vision, Mission & Strategy
- Strategic Resources
- Program Delivery & Impact
- Resource Development
- Internal Operations & Management

Engaging Local Governments

Creating sustainable solutions to urban poverty also requires a fundamental redefinition of political relationships between governments and the urban poor. That's why SCALE-UP encourages new and innovative partnerships between communities and their local governments.

From "participatory budgeting" to community-operated solid waste management systems, relationships between all stakeholders must be re-imagined and platforms for engaging each other must be institutionalized. As such, SCALE-UP calls

on LIs to continuously assess how they engage residents in the development solutions they advance and how much community "participation" they enable throughout the project cycle.

Relationships with local governments under SCALE-UP vary based on the city context. However, in both India and Ghana, SCALE-UP is providing governments and community groups with the opportunity and know-how to engage each other and create more productive relationships.

Integrating the Voice of the Urban Poor

SCALE-UP seeks to empower slums residents to actively participate in designing and implementing physical and social improvement projects. SCALE-UP achieves this by creating space for individuals and community groups to be heard and have influence from the project inception. CHF recognizes that there are many ways to solicit community participation in projects and that the process requires engagement of a full spectrum

Figure 2: Tangible Outcomes Sought by SCALE-UP



of stakeholders, from active residents that take leadership roles, to those that simply "show up," and even those that dissent or oppose projects. At the same time, the "voice of the poor" represents itself through individuals and collectively through organized groups.

Every SCALE-UP partner helps organize and articulate the needs of the communities they serve. This requires relationship building, on-going dialogue, planning and articulation of problems and solutions. Partners also promote community issues on the local government agenda and use a variety of means to convey their messages, from individual meetings or public hearings to public rallies and campaigns.

Learning Agenda

CHF is pursuing an active Learning Agenda to measure, capture and analyze how and to what extent SCALE-UP is meeting its objectives, including both the tangible impacts on living environments and livelihoods and the intangible impacts on voice and empowerment. The Learning Agenda reflects the commitment of CHF and its partners to refine our approaches and develop frameworks for future efforts.

SCALE-UP's Learning Agenda employs third party evaluators and research institutions to conduct qualitative and quantitative surveys of all our projects, asking questions about how and in what ways each project integrates the voice(s) of the poor (or not), and builds the capacity of local partners.

It also engages the staff of CHF and our partners in regular dialogue and reflective learning about what changes they have seen in community participation and the capacity of LIs as a result of their activities.

This Learning Agenda will help tell the story about SCALE-UP's projects and the people affected by them. This narrative will live beyond the life of SCALE-UP and be available to inform other such projects and policy-makers.



Nagpur

Roughly 40 percent or nearly one million of Nagpur's population of 2.42 million people live in the city's 427 slums, making it the city with fourth largest slum population in India. Urban services are generally inadequate in Nagpur, with water only available for around four hours per day, and only 40 percent of the city served by a sewer system. Much of the city's human waste flows through open drains, frequently choking manholes. Nagpur has benefited from a \$350 million initiative in 2002 to widen and upgrade roads within the city to maximize road utilization, an effort that is making the city "accessible" for both the poor and the rich.



Pune

Not only is Pune one of the fastest growing cities in India (grown by 62.8 percent between 1991 and 2001), but its slum population is increasing rapidly as well. From 2001-2007, Pune's slum population increased by 176 percent to over one million people. While residents in Pune's 564 slums generally enjoy a better standard of living than in Bangalore and Nagpur, and many have access to water supply, streetlights, schools and primary health care, overall service delivery has not kept pace with slum residents' growing needs. The urban community department of the local government has an organized social service sector delivery model that serves a third of its urban poor, and is one of the reasons that CHF is working in Pune.

Bangalore

Bangalore is India's third most populous city after Mumbai and Delhi. Approximately 20 percent (1.25 million) of its 6.2 million residents live in 542 slums. Within the slums, over 50 percent of the population lacks latrines or proper drainage. As a result, the city experiences higher infant mortality rates, and school drop-out rates are particularly high, especially for girls. Owing to its weather, location, and its attractiveness as India's technological hub, the Bangalore continues to experience high rates of in-migration from other parts of the country (and the world). The mere size of its upper middle class has been the reason for its resilience in the face of the recent economic slowdown.





Sekondi-Takoradi

The twin cities of Sekondi and Takoradi anchor the region known as the Shama Ahanta East Metropolitan Area (SAEMA), which is comprised of over 65 pockets of settlements, at least 14 of which have populations exceeding 7,500. It is difficult to calculate an accurate number of slum communities in SAEMA, because the slums are interspersed evenly throughout higher income neighborhoods. However, there are at least 12 sizeable slums, with populations ranging from 1,300 to over 34,000 people each. Urban infrastructure and services are insufficient, although better than in Accra.

The recent discovery of oil off the coast of the Western Region has the potential to significantly alter the socio-economic profile of Sekondi-Takoradi in the next decade. Increased demands for coastal land and services are likely to force recent migrants to informal settlements within both the metropolitan and peri-urban areas.

Accra

The capital city of Ghana has an estimated population of 1.96 million, and conservative estimates indicate that between 60 and 70 percent of people live in slum areas. With the slum population growing about 1.8 percent a year, Accra's slums must accommodate about 22,500 new people each year. Accra has severe water supply challenges and piped water rarely flows regularly into homes, especially in slum areas. Storm and sewage systems are nonexistent in slum communities and public toilet facilities are inadequate. Accra experiences a rare phenomenon of daily or weekly migration of predominantly informal youth laborers and entrepreneurs, which regularly increases its population by over 50 percent, straining city services and creating transportation challenges.



INDIA LEARNING INITIATIVES

I. POVERTY REDUCTION AND PLANNING TOOLS FOR MUNICIPAL GOVERNMENT - MASHAL

CHF is partnering with the Maharashtra Social Action and Housing League (MASHAL) and the Urban Community Department (UCD) of the Pune Municipal Corporation on a project called 'Utthan' ("rising from the bottom"), which is designed to collect and collate information on the physical and socio-economic status of Pune's urban slums and its inhabitants. By mapping spatial and socio-economic data onto a Geographic Information System (GIS)—such as data about immunizations, health insurance and clinics—the municipality can make informed decisions about the services needed by those living in the slums.

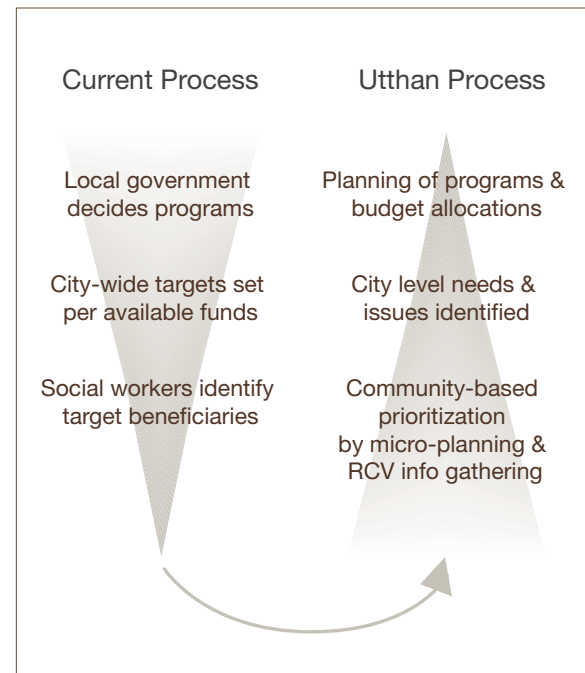
'Fluid' Slums

The socio-economic characteristics within informal settlements change more frequently than other parts within a city. CHF's poverty mapping program in Pune illustrates that even physical changes are more pronounced thereby altering the slum footprint established only a few months ago. Such changes influence service delivery and are often reasons for conflict and delays. CHF appoints Resident Community Volunteers (RCV) to ensure that such changes are captured and annually updated into the citywide GIS system. Transparency in service delivery by the local government is ensured by including RCVs and other governance structures to monitor procurement processes.

Figure 3: Mapping of a Slum in Pune Using GIS Tools



Figure 4: How SCALE-UP Improves Governance Structure Using Technology Tools



Data is being collected by an extensive network of approximately 5,000 volunteers (called Resident Community Volunteers) from the local community. Each volunteer represents 25 households, and is responsible for engaging the community in planning and prioritizing local development needs. These volunteers update information annually, and the current program has completed detailed surveys in 115 of Pune's 492 slums.

Through SCALE-UP, CHF provides technical assistance to improve MASHAL's internal operations in the areas of financial systems and management, human resource planning, and community mobilization. CHF, through research and technical support, also provides MASHAL with the capacity to: a) develop the GIS system; b) enhance community outreach; c) plan and prioritize projects for the urban slum communities; and d) conduct technical surveys.

Together, CHF and MASHAL have trained over 100 municipal government staff and some 4,800 Resident Community Volunteers (RCVs) on how to conduct and update community-based surveys, develop schematic representations of community profiles, and plan and implement projects through

participatory principles. MASHAL has coordinated with the Urban Community Department (UCD) to conduct 52 sessions for over 1,200 RCVs on issues related to micro-planning and community contracting. The survey results allow RCVs and slum residents to better understand the conditions of their communities.

After the process of aggregating information and integrating it into municipal operations is complete, the Utthan project will use the information to identify and prioritize slum community needs for service delivery. CHF and MASHAL will collaborate with the municipal government to develop procurement and implementation processes which ensure slum communities receive the services as planned.

CHF's intention is to ensure that MASHAL has the capacity and resources to continue providing services to UCD in this endeavor of inclusive city service delivery. MASHAL has successfully leveraged this experience to provide such enhanced services to other local governments in the country, including the mapping of Dharavi in Mumbai and servicing smaller towns within Maharashtra.

Objectives

1. To provide PMC with technology enabled tool that helps them identify and locate beneficiaries for services offered by UCD – e.g. sanitation services, health insurance – and build the capacity of UCD to use and update this tool.
2. To mobilize the community foundation of RCVs and provide them with skills to engage their communities in action-planning and increase their participation in municipal planning and prioritizing communities projects with PMC.

Current Impact

- 27,365 household in 59 slums have been surveyed and compiled in GIS
- 875 RCVs Trained in Community Action Planning
- 59 Slums have completed Action Plans with Neighborhood Groups
- 1,250 Resident Community Volunteers Trained

on 6 topics: health and hygiene, communications, community facilitation, economic planning, and adolescent health.

- 67 projects valued at over \$227,000 implemented as a result of micro planning
- ESRI donated GIS software to support Utthan program valued at \$75,000.

Lessons Learned

Sustaining multi-dimensional projects like Utthan requires multiple champions at both the community and institutional level. With the death of UCD director, RCVs served as smaller champions at the community level while NGOs like MASHAL and CHF also campaigned hard to maintain support for the program. The Municipal Commissioner responded by giving charge to a director experienced and supportive of Utthan.

II. HOUSING STRATEGIES FOR THE URBAN POOR - SPARC/MAHILA MILAN

CHF is collaborating with the Society for the Promotion of Area Resource Centers (SPARC) and its people's movement partner Mahila Milan (MM), a network of poor women's collectives, as part of efforts that build into the services needed for cities to implement the national urban renewal program, JnNURM (See text box below). Together, CHF and MM work with the local government to complete on-site upgrading (housing and basic services) of seven slums in Pune, and mobilize four other slum communities to relocate to alternative housing sites. MM (with overall strategic and management support from SPARC) and CHF began community consultations in seven slums to develop the design and implementation plans to upgrade four slum communities in Pune through a collaborative process with residents.

This effort of upgrading slums is unique within JnNURM project options and provides for institutional reforms wherein community engagement and the aggregation of community assets is emphasized. This model of on-site upgrading is a win-win situation for all stakeholders and important for the slum dwellers as it retains the communal and socio-economic structures, avoids physical displacement,

INDIA LEARNING INITIATIVES

minimizes threat to existing economic relationships, and attains implementation efficiencies.

SPARC was not in need of the same level of organizational development as other SCALE-UP partners, so CHF instead dedicated efforts towards improving the relationship between SPARC and the poor women's collectives that comprise MM. As a result, we have conducted two sessions on best practices in running large-scale community meetings.

Conception of such mobilization-intensive projects requires aggressive and



Illustrative on-site slum redevelopment by SPARC volunteers.

Maximizing India's Policy Response

SCALE-UP builds on the Government of India's \$27 billion urban renewal and reform program launched in 2006 called the Jawaharlal Nehru National Urban Renewal Mission (JnNURM).

This program was designed to provide financial and technical support to states and cities to implement reforms associated with: a) ensuring basic services to urban poor; b) implementation of the 74th constitutional amendment act; c) community participation law; d) e-governance; e) internal earmarking for basic services; and f) user charges.

Representing a major shift in Indian government policy towards cities, JnNURM is directing significant resources for basic services and infrastructure to cities that adopt a more inclusive and participatory community planning process and agree to undertake significant reforms in urban governance.

To qualify for funding under this seven-year program, municipalities must prepare city development plans, followed by project reports for specific activities aimed at institutionalizing mandated and recommended reforms.

Through SCALE-UP, CHF and its partners help strengthen local governments to effectively implement urban and social upgrading programs.

sustained interaction with the residents and leaders of the slum communities. The role of local government and developers in the mobilization of the slum dwellers can only be achieved with sustained presence of Local Intermediaries like MM. CHF's role with MM has therefore focused on building relationships with the local government to ensure continuity and acceptance by all stakeholders. Local political leaders have actively engaged in organizing community meetings to create awareness about the project and proactively sought broad-based support for such models to be developed throughout the city.

The process of actually upgrading the slums begins with the mobilization of residents including obtaining clearance to land tenure, seeking necessary permits, socio-economic and physical mapping of the slum and slum dwellers, providing identification and confirming the genuine list of beneficiaries. MM's ability to identify women leaders in the selected slum communities and empowering them to support local government is critical in this process.

Objectives

1. To upgrade Pune slums through in-situ development with minimal livelihood disruption.
2. To engage and mobilize the stakeholders in participatory, community-driven development.

3. To build the organizational capacity of local partners to effectively implement slum upgrading programs.

Current Impact

- 7 Slum communities have given consent to participate in Housing projects
- 70 housing unit under construction or completed; 680 housing units in the pipeline
- 245 residents participating in self help groups to collect savings for their 10% mandatory contribution
- The project expected to leverage a total investment of \$5.42M from the government of which 10% will be beneficiary contributions

Lessons Learned

Successfully convincing the local government to sanction this on-site slum upgrading approach, and learn how to implement such an intensive community-based model, has opened the door for more community-friendly approaches in the future. This entire project has been an exercise of learning-by-doing for the local government, Mahila Milan and the architects involved. Deciding how to contract the work, make payments, determine what to sanction, etc. had to be taken as the project progressed. New decisions had to be taken at every step, most of which did not fit the typical rule book. Thus, having come to terms with many of the difficult decisions, a path is paved for similar types of projects in the future. From the community standpoint, this is one of the most desired solutions for slum upgrading.

III. IMPROVING THE HEALTH AND LIVELIHOODS OF WASTE PICKERS - KKP KP

CHF is working with the Department of Continuing and Adult Education and Extension Work at one of India's oldest universities for women, SNDT. CHF and SNDT are helping to integrate Pune's many 'waste pickers' into KKP KP, a trade union of scrap collectors established to improve the livelihoods and working conditions of this crucial segment of the urban poor. CHF's partnership with SNDT/KKP KP is focusing on establishing a sustainable

Bettering Lives for Waste Pickers

By the time she was 22, Suman More has already been a waste picker for nine years. While her husband worked as well, the main source of income for them and their four children was through selling valuables she found by waste picking. Suman would pick up recyclable waste from the streets, local waste depositories, and even from public waste bins provided by the local government. Even working very long hours Suman barely collected enough waste to make a living. Since joining the KKP KP in 1992, her working conditions have improved and she has been able to increase her income. "I work only four hours and make more money these days, since now I collect waste in an organized manner going from door to door. The quality of work is better because I can take a proper lunch break and build relationships with people."

The local government created a sorting shed where several waste pickers gather to sort their waste, so Suman no longer takes the waste home to sort. Once she goes home, she now has time for herself. KKP KP helped Suman enroll her children in school, where they have excelled. Her son Laxman now works with KKP KP as a manager of a scrap shop and is also a part-time journalist at a local newspaper.

health care system for these very low-income individuals, providing access to better equipment and practices, and improving their livelihoods by setting up scrap shops to segregate and sell waste at higher rates.

CHF support has helped KKP KP set up, operate and improve the management of scrap shops where waste collectors can bring their recyclables for sale. The scrap shops are set up in coordination with the local government who provides the land and thereby provides a legitimate market place for this informal sector. Scrap shops legitimize the enterprise of SNDT/KKP KP members as they now have access to safe working spaces, can aggregate collection from members, sort their collection, maximize



Waste collectors trading aggregated waste at a dump yard.

profits and formalize their negotiating position. CHF's support to SNTD/KKPKP has enabled them to obtain access to land from the local government.

To improve health and working conditions of waste pickers, CHF and SNTD/KKPKP have established systems to conduct health screenings using local medical resources. To minimize economic losses due to illness and injuries, SNTD/KKPKP is developing a service agreement with the local government to reimburse limited medical expenses. CHF and SNTD/KKPKP are also developing a health insurance product that supplements the already available services.

To reduce incidence of illness and injuries, CHF and SNTD/KKPKP are also designing and distributing equipment and tools to make the process of waste collection more hygienic for its members. Based on the current capacities of KKPKP and CHF's organizational assessment, capacity building activities have focused on developing KKPKP's financial and administrative systems. CHF and KKPKP are also improving internal systems for conducting micro-credit activities with KKPKP members.

Objectives

1. To improve the health status of waste pickers by establishing a sustainable health care system and access to better occupational equipment and practices.
2. To improve the earnings and livelihood opportunities for the waste pickers.
3. To build the organizational capacity of KKPKP.

Creating a "Slum Free City"

The Nagpur Municipal Corporation (NMC) has set a goal of making Nagpur a "slum free city." Mr. Aseem Gupta, Commissioner of the NMC and champion of the issue, understands the benefits of community participation and enlisted CHF to help with their community involvement initiatives.

Mr. Gupta remembers saying, "let's play this game together," meaning that only through cooperation with civil society, NGOs and government could the project succeed.

NMC, CHF International and its local NGO partner, the Evangelical Social Action Forum, developed a model project in the Jat Tarodi slum, engaging the community and government officials in developing over 15 design options ranging from duplex housing to four story structures. Through extensive discussion with community members about the different options, the coalition achieved consensus on a design option. The project won \$2.8 million from the Indian Government's National Urban Renewal Mission (NURM), and has been approved by the central government.

CHF is now working with NMC and the Slum Redevelopment Authority to produce a city-wide strategy for redeveloping the city's 422 slums. This strategy identifies slum typologies, strategies for addressing each, a timeline and budget for implementing programs, and the responsibilities of stakeholders.

Current Impact

- 60 health camps for 2,373 waste pickers provided health screenings.
- 6,500 waste collectors benefiting from health programs.
- 6,500 waste collectors benefiting from membership in KKPKP.
- Operations improved through use of cash registers, better accounting practices, and electronic weighing scales.

- Improved management practices of scrap shops showed increase earnings of 486% at the end of year 2008 and 410% at the end of 2009.
- Training has enabled over 100 waste pickers to increase their monthly income by \$54 through monetization of waste.

Lessons Learned

SCALE-UP should consider working with member-based institutions like KKPKP as it provides greater opportunities to increase impact, allowing the benefits of these initiatives become available to a larger segment of the urban poor.

IV. IMOBILIZING THE POOR TO ACCESS HOUSING AND CREDIT FOR JNNURM SLUM UPGRADING - ESAF

CHF is partnering with the Evangelical Social Action Forum (ESAF), a local NGO, to mobilize communities to participate in on-site slum upgrading housing projects that qualify for financial support from the central government under JnNURM. The projects are formulated to help the City of Nagpur institute reforms to provide basic services for the urban poor.

CHF and ESAF, in partnership with the local government, Nagpur Municipal Corporation (NMC), prepared project proposals for five slum communities in Nagpur. This was a collaborative effort between the community and the NMC to ensure that there was sufficient community buy-in and an implementation strategy that included strong institutional support from the municipality. CHF/

Figure 5: Mapping of slums in Nagpur



ESAF's effort enabled Nagpur Municipal Corporation to secure about \$14.7 million for the implementation of slum redevelopment and housing for over 1430 households. As part of the proposal development process, CHF and ESAF established community mobilization and outreach programs to ensure that the final outcomes had community support and could proceed without delays.

ESAF, with technical support from CHF, developed guidelines for setting up groups within each slum community. These collective structures will subsequently become self-help groups which will be the basis of setting up a credit product that ensures household contributions are collected. Financial arrangements are brokered by the local government



Construction begins on a redeveloped housing unit in Nagpur.



Illustrative layout of redeveloped multi-story housing at Jat Tarodi slum in Nagpur.



Households use solar lights instead of polluting kerosene lanterns that pose health hazards.

with tripartite arrangements between ESAF and commercial banks. CHF/ESAF ensured participation of local slum community leaders to make sure that there was transparency in establishing slum boundaries, ownership of land parcels, and verifying socio-economic data of slum residents.

CHF and ESAF are also helping the Nagpur Municipal Corporation (NMC) develop a city-wide slum upgrading strategy. This strategy identifies slum typologies across the city, options for upgrading them, and a strategy for prioritizing, financing and managing the implementation of projects. In addition, CHF is helping develop the capacity of the local government to follow protocols for community engagement and the issuance of biometric identification cards to beneficiaries. ESAF has established a strong relationship with the local government by demonstrating their ability to engage the community from project inception throughout the project implementation cycle, including the complicated tasks of transferring households to transit locations and finally allocating new units.

In June of 2009, CHF initiated a second project with ESAF and Thrive. Thrive is an acclaimed non-profit organization that provides low cost solar lighting technology. This new initiative is aimed at providing renewable energy solutions by introducing solar powered lanterns to slum communities and street vendors that do not have access to electricity from the city's power grid. These lanterns have enabled street vendors to increase their income by allowing them to operate after sunset and eliminating their regular expenses on non-renewable fuels. Similarly,



Vendors increase their income with solar lights by eliminating typical lighting costs, often purchased from the black market.

these lighting solutions have enhanced the quality of life for slum residents after dark by providing an alternative to polluting, hazardous kerosene lanterns and eliminating their typical fuel expenses. ESAF has provided financing options for individuals and households. So far, 316 families have made use of this solar technology, and 20 Beneficiary Groups are making weekly collections as needed.

Objectives

1. To build the capacity of ESAF and NMC to implement housing and infrastructure projects for slum communities.
2. To empower communities to actively participate in the planning and implementation of upgrading project through community based organizations.
3. To increase savings and income of slum communities through skills and livelihoods development and formation of self help groups.

Current Impact

- Residents of 5 slum communities have given consent to participate in housing projects
- 11 Housing unit constructed; 56 units are under construction
- 424 Slum settlement surveys completed and mapped in GIS; Nagpur slum atlas published.

- 1 City-wide strategy for upgrading all slums in Nagpur complete
- 613 Families benefiting from renewable solar lanterns
- The project expected to leverage a total investment of \$14.7M from the government of which 10% will be beneficiary contributions

Lessons Learned

Slum upgrading and slum redevelopment projects cannot be developed in isolation. For cities to sustain their efforts and achieve slum-free status there is a need to create city-wide strategies. Cities must also build internal capacities to help implement projects that are logistically complex and of intense human interest.

V. TECHNICAL ASSISTANCE FOR SOLID WASTE SERVICES AND INCOME GENERATION - CNI-SSI

Nagpur is one of the few cities in India which has formal waste collection and disposal system services covering over 85 percent of areas within its jurisdiction. The average coverage for most cities in India is about 55-60 percent with minimal recycling. At the same time, there are more than 5,000 individuals in Nagpur that make their livelihoods from collecting, segregating and selling recyclable waste. Therefore, as formal waste collection services expand, many informal waste collectors are being denied access to their livelihoods. CHF's efforts in Nagpur are designed to provide the waste collector community with opportunities for alternative livelihoods or to enable them to be integrated into the formal municipal solid waste management system.

CHF's partnership with the Church of North India Social Services Institute (CNI-SSI) designs interventions to: a) improve the working conditions of waste collectors; b) provide alternative employment opportunities; and c) provide vocational training for waste collectors and other community members. CHF/SSI promotes access to health care and better hygiene practices among waste pickers.

CNI-SSI has conducted surveys and mapped where the waste collector population lives in the city to



More than 5,000 people in Nagpur are working as informal waste collectors.

better understand their socio-economic circumstances. The mapping exercise provided guidance on selecting slum communities for targeted interventions.

CNI-SSI, with support from CHF, has succeeded in establishing a relationship with the local government with the aim of integrating waste pickers into city's waste management system. The initial step of providing identification cards to waste collectors has helped them gain access to the dump yard, which they were previously excluded from or vulnerable to harassment. CNI-SSI has also helped communities start a savings and credit program and begin selling waste collectively which has already shown increased profits of over 12 percent.

Women traditionally in the waste collecting trade were targeted for alternative livelihoods and provided training options in technical skills such as sewing, hair styling, cleaning and housekeeping. CNI-SSI has established strong relationships with the local government and facilitates health clinics for waste pickers and city-wide awareness about segregation of waste for recycling.

CNI-SSI is also improving the present working conditions in dump yards by providing a covered resting place with access to toilets and piped water. In addition, CNI-SSI has provided safety equipment and protective clothing to waste collectors such as gloves, masks, caps, scarves, iron rods and gumboots. To test the technical and financial feasibility of converting waste to energy, CNI-SSI assisted the

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local government to install two bio-digesters, which convert organic waste into energy and fertilizer.

Objectives

1. To improve the working conditions of Nagpur's waste collectors and promote access to health care as well as better hygiene practices.
2. To provide alternative employment opportunities and vocational training for waste collectors and other community members.
3. To integrate waste pickers into the formal municipal solid waste management system.

Current Impact

- 1250 informal waste collectors have improved working conditions and safety equipment
- 350 waste collectors received vocational training and/or alternative employment opportunities
- 1,250 waste collectors have federated into an association called KVMJS
- 3,397 waste collectors have received health care and health and hygiene education
- 4 bio-digesters installed which convert organic waste into energy and fertilizer
- Training to collectives of waste pickers have resulted in a 12% increase in income from sale of segregated inorganic waste

Lessons Learned

Informal waste collectors collect as much as 15 percent of the waste in some cities in India. These services should not be overlooked as they reduce the burden on the municipal budget and landfill, they recycle waste more efficiently, and they improve the living conditions of many neighborhoods.

Cities with well established waste management services provide several employment options for traditional waste collection communities within the formal system. NGOs with no background in waste

management activities were able to adapt to the challenges within the sector and able to provide quality services.

VI. STRATEGY FOR IMPROVING AND UPGRADING SLUMS - SPARC/MAHILA MILAN

CHF was invited by the Bruhath Bengaluru Mahanagar Palike (BBMP) to assist its department with improving Bangalore's slums to by helping implement slum redevelopment projects. With CHF's assistance, BBMP is implementing a slum redevelopment program which provides subsidized housing for about 1,174 residents of 13 slums.

Unlike the efforts in Nagpur and Pune where CHF and its partners played an active role in the design of the program, the primary challenge of this project has been to gain community support in a project that was conceived by external consultants with minimal community consultation. CHF partnered with SPARC and its people's movement partners, Mahila Milan and the National Slum Dwellers Federation (NSDF), to remedy this. The intervention was designed to develop a sustainable relationship between the city and its poor in order to deliver housing and basic services with funding from JnNURM.

Mahila Milan has played a critical role in mobilizing residents, working to resolve the challenges involved with getting community consent for upgrading or relocation, verifying beneficiaries,



CHF/MM assisted BBMP redevelop a slum in Bangalore. This new structure will house 25 households with water and sanitation in each unit.

arranging for temporary residence shelters during construction, and starting a savings group for residents to help them meet their contributions for the new housing. Similar to CHF's efforts with partners in Nagpur, Mahila Milan is also helping the government verify 100 percent of the beneficiaries by collecting key household information and distributing biometric identification cards.

The lack of community engagement by the government at the initial stages of planning became a challenge as many residents voiced opposition to the proposed plans. CHF and Mahila Milan developed a work-plan to retroactively gain community buy-in.

While the construction phase of the project implementation is in progress, MM is currently working on mobilizing participating households on issues related to setting up cooperatives to ensure that the new homes are occupied by the preselected beneficiaries. The cooperative framework will ensure issues related to maintenance and the upkeep of the refurbished communities are resolved.

CHF/MM is also conducting a city-wide slum settlement survey and developing city-level slum upgrading strategies to ensure that Bangalore continues its efforts of improving slum communities even after the life of JnNURM. Unlike most cities, the local government of Bangalore has resources to sustain its efforts, but the elected and bureaucratic leadership lack willingness to ensure that the efforts focusing on the urban poor are sustained.

Objectives

1. To develop a stronger relationship between the city and its poor in order to deliver housing and basic services with funding from JnNURM in 13 approved slum upgrading projects and 2 additional upgrading projects not yet approved.
2. To build the capacity of Mahila Milan and community based organizations to participate in slum upgrading projects and increase their savings.
3. To assist in developing a Bangalore city-wide strategy for slum upgrading.

Current Impact

- 9 Slums have given consent to participate in housing projects
- 295 housing unit under construction or completed
- The project expected to leverage a total investment of \$2.24M from the government of which 10% will be beneficiary contributions
- 1,680 residents directly benefiting from new housing; 1,125 to benefit from new housing in pipeline
- 11 CBOs established and approximately \$10,000 in savings collected
- 312 slum settlements surveyed and mapped using GIS

Lessons Learned

Communities participation and consultation is paramount when designing redevelopment and upgrading plans. Retroactive community mobilization results in delays and conflicts. The Bangalore phase I project of redeveloping 13 slum communities is an example of external consultants developing projects without adequate community involvement.

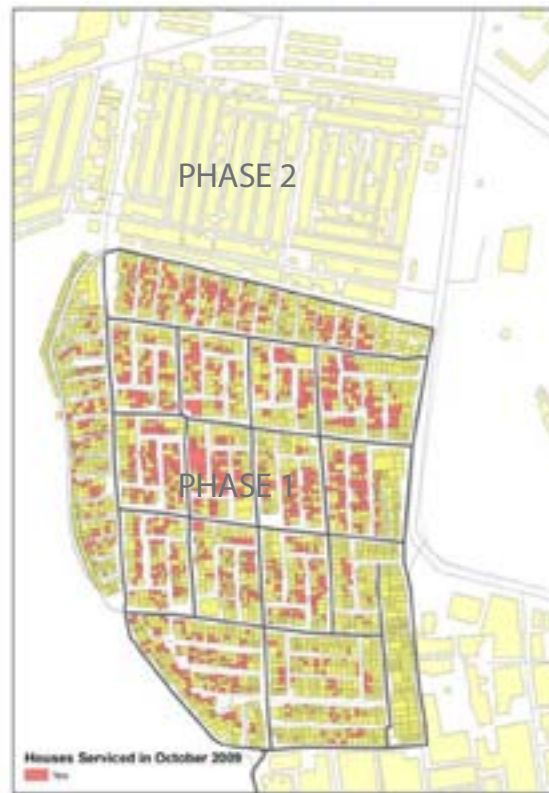
After approval of the project from the central government, it was determined that eight of the 13 slums could not host the proposed housing development due to unresolved issues related to land tenure, unaccounted beneficiary count and the presence of existing permanent structures. The progress made so far is testimony of the corrective actions undertaken by MM.

VII. DECENTRALIZED SOLID WASTE MANAGEMENT - CSA/ CHRIST UNIVERSITY

CHF partnered with the Center for Social Action (CSA), part of Christ University, to build a community-based solid waste management system that provides door-to-door collection in the Rajendranagar slum community. Rajendranagar was previously overlooked by municipal waste

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Figure 6: Households Served by Community-Based Solid Waste Collection and Expansion Plans



management services and no service was available in and around the slum community. CSA has worked in this slum for more than 10 years on child education and setting up self-help groups. Though they were completely new to solid waste management, they readily agreed to initiate this in Rajendranagar. They have demonstrated their ability to set up a community-based collection and sorting systems. CSA's collection system is fee-based and is operated by a community interest group of local women, making it sustainable beyond the duration of the SCALE-UP program. The initiative is designed to create new jobs for slum residents within the area of trash collection. The service fees from household collection and selling recyclable solid waste and compost provide the revenue needed to pay the salaries of the community members managing the effort, and to pay for operating and maintaining the facility. Currently the initiative serves 1,200 out of 3,400 households in Rajendranagar and is expanding to serve 2,000. An



Waste recycling center established by CSA.

additional collection program is now being set up in a neighboring slum, Ambedkarnagar, to serve an additional 1,000 households. Plans to expand into additional slums are being explored.

CSA also set up a paper recycling facility which employs residents of Rajendranagar slum to make paper products for institutional consumers. Motivated by this program Christ University has also initiated a "zero waste" policy on their campus. The local government has supported this program by providing land to establish sorting stations, and has signed an agreement so that CSA can continue providing solid waste management services beyond the life of SCALE-UP.

Objectives

1. To build a decentralized, community-based solid waste management system in slums.
2. To create new jobs for slum residents.
3. To build the organizational capacity of CSA.

Current Impact

- 1,200 households in slum receiving waste collection services
- 54,000 kg waste collected per month
- 10,000 kg recyclable waste collected per month
- 6,000 residents directly benefiting from this effort

- Project receives financial support of \$216,000 from Caterpillar Foundation to enhance activities

Lessons Learned

Slum residents have demonstrated willingness to pay for waste collection services. This service fee and the sale of recyclable is a significant source of revenue for sustaining operations of community-based waste collection. Municipal governments are keen to support decentralized initiatives to minimize costs and waste collected for dump-yards.

VIII. SCALING-UP LABOURNET'S REACH TO URBAN INFORMAL SECTOR WORKERS - MAYA

Millions of informal workers in India struggle to find employment and work for low wages, on a temporary basis, without health insurance or other benefits, and at the whim of employers. At the same time, the growing middle-class, mid-sized business community, and active construction sector has a strong demand for qualified, reliable, skilled workers; but finding and training workers is a time-consuming hassle.

CHF is working with the Movement for Alternatives and Youth Awareness (MAYA) to support their social enterprise called LabourNet. LabourNet seeks to provide informal construction and service sector workers with institutionalized access to jobs, enhanced incomes, and financial and social services. LabourNet does this by filling the market gap between the supply and demand of trained workers in these sectors. With this market linkage, LabourNet also offers social benefits that informal sector workers are largely excluded from.

Workers register in LabourNet by paying a small membership fee which provides them with job placement, access to training, access to health insurance, an identification card, and a no-frills bank accounts at Punjab National Bank. LabourNet receives service requests through their call centers and a web-based interface and then broadcasts these job openings to their registered workers qualified to complete the job.

CHF and LabourNet are exploring the use of technology interventions to improve efficiencies. This



LabourNet's members include millions of informal workers in India who work for low wages on a temporary basis without health insurance or other social security benefits.

includes using mobile technology and SMS to announce job opportunities and provide service providers opportunity to bid on available jobs. Research on the use of mobile technology for customer feedback and monitoring of job progress is planned. CHF and LabourNet are also considering the development of simulation to provide mass training.

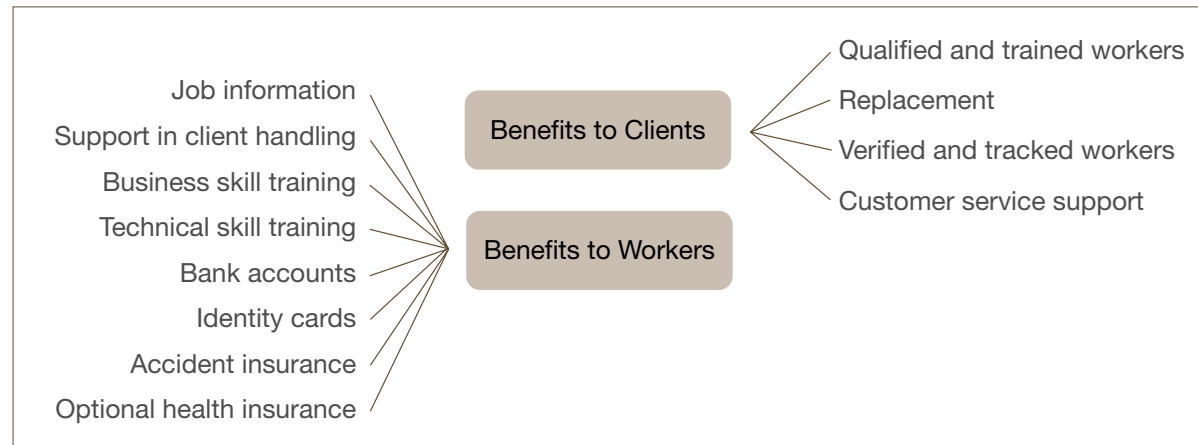
With CHF's assistance, LabourNet has developed business relationships with commercial banks to provide micro-loans for construction workers. Currently, LabourNet works with the Punjab National Bank to provide financial services to its customers including bank accounts to workers (a total of 7,578 accounts have been opened).

Objectives

1. To build the reputation of LabourNet and as an attractive source for quality labor.
2. To improve the skills of participant workers.
3. To streamline LabourNet's internal operations to enable them to expand and easily replicate across cities.

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Figure 7: Benefits of LabourNet to Clients and Workers



4. To enhance LabourNet's services through partnerships.
5. To expand LabourNet to other cities in India.

Current Impact

- 36,000 workers registered (18,000 Bangalore and 18,000 in Haryana)
- 11,500 total bank accounts opened
- 3,000 workers deployed
- 5,400 workers trained
- 36,000 accident insurance policies issued 36,000 identity cards issued

Lessons Learned

Social enterprises like LabourNet have demonstrated the ability to provide affordable services and benefits to informal workers, a sector largely marginalized from such gains. LabourNet shows great promise of being able to sustain its business model largely from revenues alone. CHF grants are giving LabourNet the flexibility to explore, take risk and design viable services. Social enterprises like LabourNet are context specific and while it is feasible to scale up operations to provide services to a large population, replicating the system in other urban centers requires careful adaptation.



Man engaged in informal work as a stone crusher

GHANA LEARNING INITIATIVES

I. YOUTH SKILLS TRAINING AND DEVELOPMENT - GACEED

Despite dealing with extreme poverty, the areas of Usher Town and James Town (known collectively as Ga Mashie) have a great deal of untapped potential for greater economic development. Through SCALE-UP, CHF builds the skills and resources of local Ghanaian organizations in order to enhance service delivery and improve life for the indigenous Ga people who populate the area. Ga Mashie is one of the older historic areas of Accra and was heavily developed by the end of the 19th century. During the rapid growth of the city during the 20th century, Ga Mashie became a dense area of mixed commercial and residential use. To assist this community, CHF partnered with the Ga Mashie Center for Education and Environmental Development (GACEED), an organization working to alleviate poverty through youth development, environmental management and good governance. CHF provided GACEED with organizational development training and mentoring on project management, strategic planning, human resources and financial management.

CHF provides technical assistance to help GACEED strengthen its ability to engage communities in poverty reduction and urban development. Initially CHF guided GACEED in preparing detailed community profiles for Usher Town and Jamestown, and facilitated meetings between communities and local government officials. This enabled residents to articulate their most critical needs, which were incorporated into the local city development plan. CHF also assisted GACEED in writing grant proposals that reflected the community's development priorities, two of which were successfully funded.

“ We are very grateful to CHF for helping us to improve our community and live longer and happier lives. I can always go to sleep, knowing that my pregnant wife is free from mosquitoes and the dangers of malaria.”

Ebenezer Mettle,
Community leader,
Ga Mashie, Accra



Youth participating in vocational training classes in Ga Mashie.

Reducing Disease in Ga Mashie

In the Ga Mashie community of Accra, inhabited mainly by the indigenous Ga people, more than one third of the alleys between houses are unpaved. These alleys are riddled with potholes that collect rainwater and become breeding grounds for mosquitoes, which transmit malaria.

Before the paving of these alleys, 60 percent of the residents of this community, a disproportionate number of which were women and children, visited the hospital with malaria at least twice every six months. This led to increased household expenditures on treatment for malaria, as well as loss of income for wage earners when they were too ill to work.

In June 2008, CHF International helped to pave alleys in Ga Mashie. The community members participated in the selection and planning of these alleys and contributed cement, water, sand and their labor to the project.

Today, the people who live on either side of the new alleys agree that the project has improved their quality of life. They find it easier to organize funerals, weddings, and other outdoor ceremonies. Only a handful of residents have visited the hospital with malaria, and there have not been any malaria-related deaths since the paving.

CHF and GACEED have since focused on two community priorities: poor infrastructure and acute youth unemployment. At the beginning of SCALE-UP, CHF supported GACEED in mobilizing local youth and community members to pave six alleys that experienced poor drainage and became impassible during the rainy season. Standing water in these alleys provided breeding grounds for mosquitoes carrying malaria, a common problem identified by the community. These alley paving projects gave local youth employable skills, improved the community infrastructure and is expected to reduce the incidence of malaria.

CHF and GACEED are also making significant efforts to reduce youth unemployment in the Ga Mashie area. CHF/GACEED partnered with two training centers and a private construction contractor to provide vocational training services and improve employment opportunities for youth through job matching services. Youth were trained in computer software, alley paving, career development, entrepreneurship and leadership skills, and over 100 traders were engaged in micro-credit training. Efforts to link trained youth to permanent jobs are underway.

Objective

To increase income and asset generation opportunities for youth in Ga Mashie through vocational skills, career development, entrepreneurial skills and linkages to jobs.



Almost 1,000 square feet of alley have been paved in the Ga Mashie area.

Current Impact

- 141 youth trained in various vocations
- 126 jobs created for youth
- 3 CBOs provided with capacity building support
- 948 square feet of alley paved in the Ga Mashie area
- 46,699 residents benefiting from paved alleys

Lessons Learned

- Training programs should be based on market demand with expressed interest by youth.
- Local NGOs are more effective where they have presence.
- Local intermediaries should be politically neutral to be able to have a positive impact in urban areas.

II. MOBILIZING SAVINGS AND FACILITATING ACCESS TO CREDIT, WATER AND SANITATION - YWF

Significant progress has been made in the last year to transform the environment and create economic opportunities in the slum of Ayidiki in Accra. Home to some 60,000 people, 60 percent of whom are under age 30, the community had deplorable health, hygiene and sanitation services before CHF started the SCALE-UP program. Some of the health challenges included extremely high rates of diarrhea, malaria, typhoid, cholera and other communicable diseases. Economic productivity was also enormously hampered, with merchants illegally occupying trash-filled public land, lacking access to savings and a proper marketplace to sell their wares.

Through CHF's partnership with the Youth and Women's Foundation (YWF), an organization focused on transforming the lives of poor urban communities, significant improvements have been made in the Ayidiki slum in the areas of micro-enterprise development, improving access to water, and managing household solid waste.

CHF has facilitated access to credit, trained over 350 entrepreneurs in microenterprise development, and linked 197 to funding. One of the groups trained, registered and supported by YWF through SCALE-UP has now generated enough savings to buy a piece of land where a new market will be constructed.

After training in project management, strategic planning, human resources and financial management, YWF staff were able to prepare a business plan for expanding public water points and engage private companies in corporate sponsorships. YWF has already constructed one water point owned by a group of traders that is providing clean water to over 230 households in Ayidiki.

Money raised through sales by the community group operating this water point is being invested in constructing additional water points. Today, several potable "water kiosk" tanks have been installed to provide access to clean water, and the city has agreed to install additional public toilets.

According to the Maamobi Polyclinic, there has been a 50 percent reduction in cases of malaria, typhoid and cholera which can likely be partly attributed to these improvements.

CHF/YWF has also mobilized a youth group to pilot a waste collection program in the slums of Accra in partnership with the trash collection company Zoomlion. These efforts have



A water kiosk in Ayidiki provides residents with access to clean water.

greatly improved solid waste management in the community. In Ayidiki, 60 percent of households now have access to a place to dispose of their waste.

Objectives

1. To increase income and asset generation opportunities for slum dwellers through micro-credit training and credit facilitation.
2. To improve the living environment of slum dwellers by building the capacity of CBOs for municipal engagement and direct provision of urban services.

Current Impact

- 1,118 microentrepreneurs trained in microenterprise development
- 665 microenterprises given access to capital to improve their business
- 55 microenterprises given access to land for their businesses
- Over 230 households with improved water points

Lessons Learned

- Delivering successful micro-credit support to communities is better achieved when the same organization responsible for training gives provides financial services as well.
- Access to credit has been a challenge especially considering limited options from formal banks and high interest rates lending offered by MFIs.
- While champions are needed in piloting development initiatives, over-reliance on them leads to possessiveness and conflict that deter genuine development.
- Privately owned water facility provided better services as compared to community owned water services which was faced with institutional challenges.

GHANA LEARNING INITIATIVES

III. BUILDING FEDERATIONS, SAVINGS AND HOUSING IMPROVEMENT - PD

Founded in 2003, the People's Dialogue on Human Settlements (PD) is devoted to improving shelter and economic conditions for all of Ghana's urban poor through technical assistance, research, resource mobilization and government advocacy. However, in order to truly be effective in the 87 slums across the six regions where they work, PD needed to refine its approach and enhance the skills of key staff.

CHF has focused on strengthening PD's ability to build community organizations, expand savings opportunities for the poor and conduct housing improvements in slum communities. To expand the financial resources of slum dwellers, CHF has worked to enhance the partnership PD has with the Ghana Federation of the Urban Poor, a broad network of community-based housing and savings schemes representing families living in squatter settlements, wooden sheds or large compound housing projects in low-income communities. CHF is working with PD on similar efforts in Accra and Sekondi-Takoradi.

CHF began by training leaders from PD and several members of the Ghana Federation in project management, strategic planning, human resources and financial management. As a result of this training, PD was able to build two savings groups in the slums of Sabon Zongo and Agbogbloshie with 69 and 174 members respectively, and another two in Sekondi-Takoradi with a total of 225 members.



Community participation is a critical part of the planning process.

After establishing the groups, PD was then able to train them to mobilize savings and credit, conduct financial transactions and acquire land.

The training provided by SCALE-UP has also enabled PD to conduct home improvement surveys that are detailing residents' individual and collective needs in anticipation of slum improvement efforts in the coming months and years. Home improvement surveys have enabled CHF's microfinance institution, Boafo, to provide financial services to residents needing capital for construction improvements.

Objectives

1. To regularize slum residents' engagement with the local government authorities through capacity building of CBOs for advocacy.
2. To increase income and asset generation opportunities for slum residents through micro-credit support.
3. To improve upon the living environment of slum residents through facilitation of home improvement services in Sabon Zongo community.

Current Impact

- 30-member community-led savings scheme of the urban poor federation, formed from previous efforts at the beginning of the program
- 10-member sanitation task force was instituted and trained to initiate and undertake sanitation projects as well as dialogue for integration of prioritized projects into the municipal plan
- 20-member savings group was trained and being supported with credit,

Lessons Learned

- Working through voluntary groups and strengthening their capacity to become national federations creates a larger constituency, creating a clout and enabling them take charge of their lives, but can make

them intolerant to the city authorities. While champions are needed in piloting development initiatives, over reliance on them leads to possessiveness and later creates identity issues between community members and the facilitating organization. PD thought no development organization had the right to work with the urban poor association without passing through them.

- Organizations must separate their personal identity from the voluntary community members/groups they support. The mission and operational setup of such organization must be reevaluated.

IV. BUILDING COMMUNITY ORGANIZATIONS, HOUSING AND INFRASTRUCTURE IMPROVEMENT - NIMCOSS

CHF supports Nimba Community Support Services (NIMCOSS), a non-profit organization dedicated to supporting urban poor, especially women and youth, to improve their environment, livelihood security and participation in governance. CHF supports NIMCOSS to improve housing, drainage infrastructure and access to latrines in the slum community of Avenor, Accra.

In Avenor, CHF assisted NIMCOSS in convening regular meetings between community members



A newly built household toilet in Avenor.

Strengthening Governance in Avenor

To educate community residents of Avenor, a slum of Accra, Ghana, on project planning and upgrading processes, the Nimba Community Support Services (NIMCOSS) and CHF International held a community meeting in conjunction with the Planning Department of the Accra Metropolitan Assembly (AMA).

Community representatives were trained in the processes of planning, budgeting, implementing and evaluating community projects, and also learned how to form development committees that would assist in monitoring these projects.

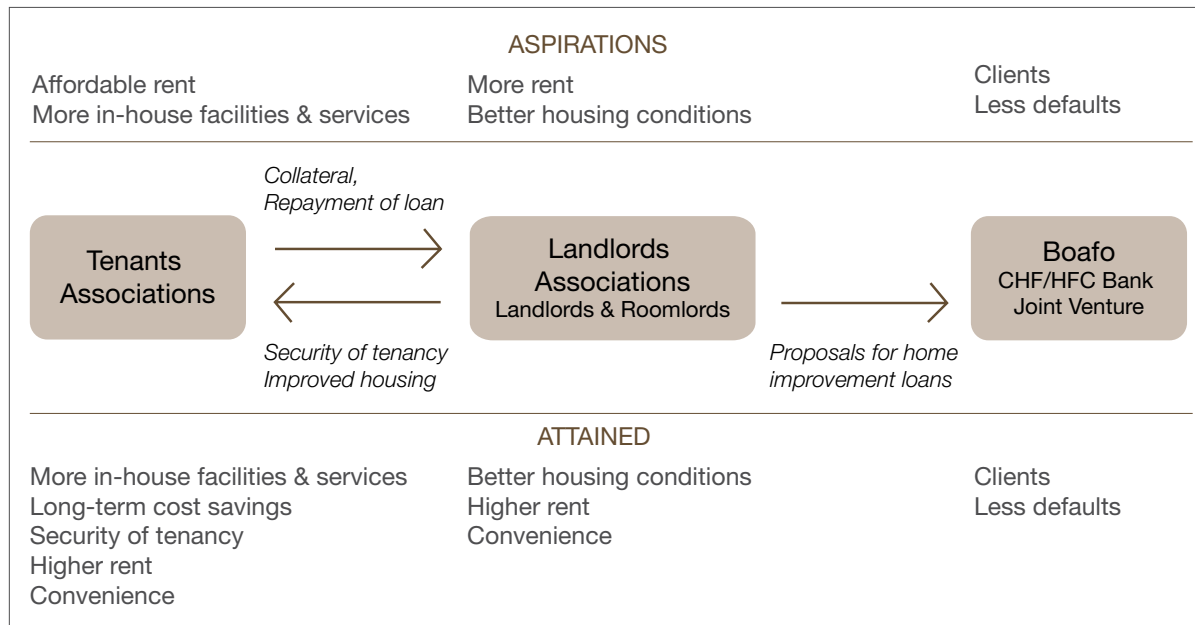
Another key focus area is job placement for unemployed youth in the community. "The next six months will be an intervention period, focusing on improving housing in terms of domestic drainage, renovation and replacement of roofs, youth employment and job placement," stated Yaw Duah, NIMCOSS project manager. Through multilateral engagements such as this one, community members and government administrators will continue working to address the numerous challenges to the community.

NIMCOSS continues to mobilize community members and interest groups such as the landlords' association, youth and traditional leadership to meet and coordinate with the AMA Planning Department to formulate projects that address the community needs in 2010 and beyond.

and the local government. At this forum, the greatest priority needs were identified as providing additional latrines to reduce open defecation. The priority was also to establish a drainage system that would protect against recurring flooding and the resulting polluted standing water.

The local government agreed to incorporate these projects into their annual plan and budget, but required the community to find available land in order to provide additional latrines. A local family agreed to provide a piece of land, where

Figure 8: Landlord and Tenant Associations



five dry compost latrines were constructed. CHF/NIMCOSS then helped move the larger drainage project through the local government's General Assembly. Together, CHF/NIMCOSS and the local government have applied for \$433,000 from the African Development Bank's Social investment Fund to make the project a reality.

CHF has also worked with NIMCOSS to organize and provide career training to 30 youths, who will be linked to employment opportunities with businesses in Avenor, including a pilot door-to-door



A pilot garbage collection project is being implemented with a private waste collection firm.

garbage collection effort in partnership with the waste removal firm Zoomlion.

Residents in Avenor live in complicated housing arrangements. Any single house could include the landlord, free occupants, 'roomlords', and tenants. It is very difficult therefore to convince landlords to make improvements in the housing stock and this proves a major obstacle to community development. To overcome this, CHF/NIMCOSS established landlord and tenant associations. Through these arrangements, the resources of a collection of tenants became the collateral for the landlord to access home improvement loans and help repay the loan, while also guaranteeing the tenants continued tenancy and improved housing conditions.

This approach is being utilized by CHF and its partners in Avenor, Nima and Ngyeresia. For example, five houses have constructed elevated compost toilets by securing home improvement loans from Boafo under the partnership. This has significantly improved their access to sanitation services. In Ngyeresia, this collaboration yielded a community water kiosk and ten household toilets which are at various stages of construction.



A composting area built to improve solid waste management practices in Accra.

Objectives

1. To improve the living environment of slum residents through technical assistance to landlords and tenants for improvements in housing, drainage and waste management.
2. To build the capacity of slum residents through forming and strengthening community-based organizations for advocacy with the municipality for service provision.

Current Impact

- 125 have access to improved dry latrines
- 90 households have access to credit for home improvement project

Lessons Learned

- Traditional slum communities are more homogeneous and the inhabitants rely on the traditional leaders to make decisions.
- Mobilizing slum residents through voluntary groups and strengthening their capacity enables slum residents take charge of their lives; and development facilitators can achieve results with minimal resources.
- Facilitating regular interaction between community residents and city managers to discuss their common challenges helps build trust even when there are no tangible results.

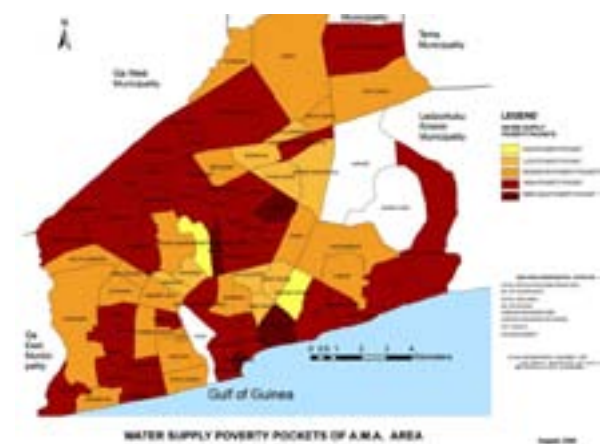
V. BUILDING COMMUNITY ORGANIZATIONS, AND ACCESS TO SERVICES - PRONET

This year, CHF identified a new SCALE-UP partner in Accra, Professional Network Associates (PRONET), a network of organizations working on water and sanitation issues in Ghana. CHF has focused on assisting landlord/tenant associations and community development committees to advocate for critical public services, better housing and improved environments.

After training PRONET in project management, strategic planning, human resources and financial management, CHF facilitated a meeting and 'community contract signing' in the neighborhoods of Nima to help residents articulate their development priorities in writing. Local government authorities from Accra were in attendance which helped commit them to implementing these efforts. CHF has also trained members of local community development committees on how to follow-up with the government, to ensure it keeps its promises and integrates these efforts into its budget and annual work plan.

There is a tremendous need for improved water and sanitation services in Ghana, and SCALE-UP is working to train landlords and tenants in home improvement options, as well as providing the skills necessary to construct water kiosks, household latrines and engage in solid waste management.

Figure 9: Map Showing Relationship between Water Supply and Poverty Pockets in Accra



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Moving forward, PRONET is helping to construct four public water points in Nima that will provide potable water to nearly 1,000 local households, while serving as a source of income generation for the individuals and groups who manage the water kiosks. In addition, PRONET is constructing 15 household latrines in Nima, while youth groups are being mobilized to pilot door-to-door waste collection with the local firm Zoomlion.



Micro-entrepreneurs in Sekondi-Takoradi are benefiting from training in business development and credit management.

Objective

To improve the living environment for slum residents through the construction of water and sanitation facilities and behavior change.

- 950 residents sensitized on good hygiene and sanitation through behavior change campaigns
- 25 residents provide income generation opportunities

Current Impact

- 3,000 households with access to door-to-door waste collection services
- 964 residents with access to improved latrines

Figure 10: Mapping of Alley Conditions in the Ga Mashie Area



Lessons Learned

- Recognizing and engaging community leadership in development processes is very critical in facilitating effective community engagement with Local Government, but care should be taken to differentiate personal interest from group/communal interest.
- Technically focused NGOs like PRONET forge strong partnership with CBOs resulting in successful community mobilization and project implementation.

VI. BUSINESS DEVELOPMENT AND ACCESS TO CREDIT - DQF

As an organization with extensive experience in providing microcredit and enhancing access to credit, CHF knew that strengthening microfinance providers' understanding of slum dwellers and working to create appropriate loan products to serve this market niche would improve housing and social upgrading efforts.

Through SCALE-UP, CHF assisted the local micro-finance provider Daasgift Quality Foundation to package new business development loan products, provide training and ultimately offer credit to entrepreneurs through group lending. Thus far, 85 women living in a slum community in Sekondi-Takoradi have secured \$27,950 in loans to improve their businesses, while another 600 micro-entrepreneurs are being trained in business development and credit management, and will later have the opportunity to apply for credit as well.

In order to provide a wider set of services to local micro-entrepreneurs, we have also worked with Daasgift Quality Foundation to develop and distribute improved cooking stoves and fish smoking trays for food vendors, which should help them reduce their cost of business, increase profits and ultimately improve living standards. These new stoves have already been rolled out in the communities of Kojokrom, Ngyeresia, New-Takoradi and Kwesiminstim, and have reduced smoke emission by approximately 85 percent.

SCALE-UP also strengthened the relationship between the local government and community members through a meeting that brought a range of key stakeholders together. This forum provided an important opportunity for the community, private sector and local government to meet and prioritize how they could achieve common goals.

Objectives

1. To increase income and asset generation opportunities for residents through micro-credit.
2. To improve the living environment and increase income generation opportunities through the introduction of improved cooking stoves and fishing trays.

Current Impact

- 1050 microentrepreneurs received training in microenterprise development
- 684 microenterprises given access to capital to improve their businesses

Lessons Learned



SCALE-UP interventions are encouraging sanitation behavior change and improved hygiene practices.

- Microcredit support to fishing communities requires longer-term engagement and planning to establish the timing of project activities.
- Achieving immediate results is an effective way to gain trust of the community. Small victories enable intermediaries to plan longer term engagement in the development process.

VII. BUILDING COMMUNITY ORGANIZATIONS, AND ACCESS TO SERVICES - FON

This year CHF also helped the group Friends of the Nation (FON), an organization dedicated to improving natural resource management and environmental education among the urban poor, to expand its work into a new community in Sekondi-Takoradi called Ngyeresia. Together, CHF worked to help energize local residents and expand their understanding of environmental issues.

In addition, CHF helped to galvanize local residents' participation in making substantive improvements to their communities, including constructing household latrines and water kiosks and creating a regular system for the people to get together to help clean up their community.

As with other project partners, we provided a series of trainings to expand Friends of the Nation's ability to operate more effectively in the areas of project, human resources and financial management, and held a signing ceremony where residents and the local government agreed on several projects they

would work towards achieving together.

To respond to the dearth of clean water in Ngyeresia, SCALE-UP supported Friends of the Nation to construct a new water point that will serve 230 households, while helping to generate additional income for those who manage the service. FON has also convened residents in Ngyeresia on two occasions for community clean-up efforts.

Objectives

1. To improve upon the living environment for slum residents through the construction of water and sanitation facilities in Ngyeresia.
2. To build the capacity of community-based organizations for advocacy for improved service delivery in Ngyeresia.

Current Impact

- 230 households with access to improved household latrines
- 500 residents with access to improved water
- 11 community members formed into a community development planning task force and trained in developing community action plans
- A community action plan developed and integrated into the Municipal Authority's Medium Term Plan for implementation
- 50 landlords received training on housing improvement and accessing microfinance for housing projects
- 10 members of CBOs received training in advocacy, project monitoring, local governance and accountability

Lessons Learned

- Partnership with local government is critical in providing infrastructure services, but the pace of engagement is usually slower than planned.
- Recognizing and engaging community leadership in development processes is very critical in



Community meetings help empower residents and ensure that they are part of the planning process.

facilitating effective community engagement with Local Government, but care should be taken to differentiate personal interest from group/communal interest.

- Achieving immediate results is an effective way to gain trust of the community. Small victories enable intermediaries to plan longer term engagement in the development process.

VIII. BUILDING COMMUNITY ORGANIZATIONS, ADVOCACY AND SANITATION ACCESS - COLANDEF

Community, Land and Development Foundation (COLANDEF), is a new CHF partner in the implementation of community action plans for Kwesimintsim and Ngyeresia. COLANDEF provides customized capacity building support to organizations working in issues related to land. CHF and COLANDEF are jointly working on land rights for all, especially the vulnerable, and improving security of tenure. CHF's partnership with COLANDEF is to build on what was instituted by FON in Ngyeresia, as well as Kwesimintsim by DQF working in areas not covered by the two old partners.

In Kwesimintsim, in response to the community needs prioritized, COLANDEF is working to install household latrines and water points. COLANDEF is working to implement community prioritized needs captured in the community action plans developed by residents of Ngyeresia with the support of CHF International. In both communities, CHF and COLANDEF are working to build the

capacities of CBOs to directly provide or demand the needed services from the municipality.

Objectives

- To build the capacity of slum residents through formation and training of community-based organizations and regularizing slum residents and municipal authority's engagement for improved urban services.
- To increase the income and asset generation opportunity for slum residents through marketable vocational skills training.

Current Impact

- 11 community members formed into a community development planning task force and trained in developing community action plans
- A community action plan developed and integrated into the Municipal Authority's Medium Term Plan for implementation
- 50 landlords received training on housing improvement and accessing microfinance for housing projects
- 8 members of CBOs received training in advocacy, project monitoring, local governance and accountability



Substandard housing and sanitation are chronic challenges in Ghana's slum neighborhoods.

Lessons Learned

- Recognizing and engaging community leadership in development processes is very critical in facilitating effective community engagement with Local Government.
- The government's role in project implementation slows down the progress, but a strong community-based group with regular engagement with the government helps speed up the process.

IX. MUNICIPAL CAPACITY BUILDING FOR PRO-POOR PLANNING - ILGS

In partnership with the ILGS, municipal capacity assessment revealed the need for actualization of the participatory planning provisions in Ghana's National Development Planning Commission's planning guidelines. Participatory planning and budgeting was carried out in partnership with STMA in four selected slum communities: Kojokrom, Ngyeresia, New Takoradi and Kwesimintsim. This is informed by the fact that community needs are better expressed by themselves and with the right guidance municipal authorities can be motivated for action. Their efforts were crowned with the signing of multi-stakeholder agreement to commit the people, traditional, religious and community heads and the municipal authorities to see to the realization of the projects and interventions planned. These resulted in plans that are being implemented by the residents with the support of CHF International and the municipality.

CHF's joint municipal capacity assessment exercise with ILGS revealed the need for participatory data collection and poverty mapping. STMA was selected for participatory data collection and peer-to-peer poverty profiling with the AMA. CHF/ILGS supported AMA to develop a poverty map of Accra with the aim to develop targeted pro-poor planning and interventions. Replicating this achievement, a peer-to-peer training was carried out in STMA by AMA staff on issues related to poverty profiling, mapping the poor, and designing targeted interventions. STMA municipal officials were trained in the use of Geographic Information System based tools to analyze the poverty and fund

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allocation trends leading to a poverty map. In the future, this initiative would be replicated in other communities of the municipality as part of developing a comprehensive city development strategy.

Objective

To build the capacity of slum dwellers to actively participate and drive need based interventions in their communities.

Current Impact

- 10-member planning unit of STMA trained in participatory planning and budgeting
- The planning unit of STMA developed a poverty profile for all 49 communities in the municipality (profiles will guide in the targeting of areas for interventions)
- 10-member of the planning unit of AMA trained in poverty profiling
- The planning unit of AMA developed a poverty profile for all 78 communities in the municipality (profiles will guide in the targeting of areas for interventions)

Lessons Learned

- Pilot participatory initiatives with government institutions with directives and resources from the national and regional government bodies, as well as local government institutions tend to be less flexible.
- Planned peer-to-peer learning activities reduce costs and efficiently transfer knowledge.

X. SURVEY AND FACILITATION FOR AFFORDABLE HOUSING AS PART OF SLUM UPGRADING - HM/GAMADA

Ga Mashie is dominated by poor housing structures dating to the colonial times. CHF in collaboration with Housing the Masses (HM) and Ga Mashie Development Agency (GAMADA) conducted a feasibility survey aimed at improving the housing infrastructure. Recommendations were developed to maintaining heritage assets of Ga Mashie

through the creation of guidelines for public-community-private partnerships. The area covers five of the seven sub areas within Ga Mashie with a population of over 17,302 and about 385 family clusters. Considering the location of Ga Mashie and high land values, the survey helped develop the need to implement improvements.

With the support of CHF, HM conducted consultations, enumeration, settlement profiling, and mapping training of community residents for the exercise. The project concept is to link families to investors to construct new residential-commercial (mixed use) properties where families will provide their lands and investors finance the construction of buildings. The new buildings would accommodate families and have additional spaces that would be let out to non-residents at market rate to off-set the cost of construction. 10 community enumerators were trained collecting and analyzing data for 345 houses of which 82.4% of the property owners were found to be willing to partner with investors.

Objective

To improve the living environment of slum residents through the creation of an enabling environment for public-community-private sector intervention for home improvements.

Current Impact

400 landlords given to access low-income housing facilities

Lessons Learned

When central government acquires land for planned development usually market-based compensation is not paid. This results in inappropriate resettlement schemes. The suggested market-based opportunities should be taken up to ensure development controls.

XI. INFLUENCING POLICY FOR THE POOR THROUGH WORKSHOPS AND PUBLIC FORUMS (LOCAL PARTNER - ILGS)

The absence of a national urban policy in Ghana itself is a huge gap in formulating appropriate improvements and investments at all levels of the

government. While there are many stakeholders in Ghana there are few forums wherein experiences are shared. CHF led the stakeholders to promote the Ghana Urban Agenda initiated through the launch of a collective body in 2009, which was the platform for developing the urban agenda.

CHF International in partnership with ILGS initiated an urban initiative of holding thematic workshops and research activities on issues related urban policy, urban service delivery, and governance. In the past year, CHF under the auspices of the Ministry of Local Government and Rural Development (MLGRD) organized two International Conferences and a Forum on promoting the urban agenda. The first conference 'Defining the Urban Agenda' where stakeholders generated insights into the nature and scale of the "urban problem" was followed by an urban diagnostics forum where the partners agreed on a road map for generating a more effective urban policy which is now being finalized.

A third workshop "Operationalising the Urban Agenda", was organized drawing from over 250 experts and practitioners' to establish the priorities in addressing the urban challenges. The Ghana Urban Platform was launched as a national network of urban stakeholders, providing space for exchange of ideas and sharing of experiences on urban governance.

Objective

To regularize the municipalities' engagement with urban slum residents through a dialogue platform on urban issues for partnerships for effective city management and accountable urban governance and service delivery.

Current Impact

250 experts and practitioners came together to establish the priorities in addressing the urban challenges under the theme "Establishing the Urban Agenda"

Lessons Learned

Creating local, regional and/or national platform for urban stakeholders has a potential for better governance especially in providing need based services for the poor.





Each of the projects in Indian and Ghana have a brief outline of specific lessons learned. Many of the lessons have a common thread, but it differs based on the context and conditions.

Enhancing Collectives

In all the initiatives undertaken under SCALE-UP there are various forms of groups or collectives that were formed or existed which work together towards common goals. There are also reasons to believe that the most effective investment is when such collectives (or groups or union) are strengthened and legitimized. These collectives may be at all levels. e.g. KKPKP members as a union of waste pickers or the over 5,000 Resident Community Volunteers at Pune working on collecting data or micro planning, or the collective of over 36,000 skilled and semiskilled laborers registered with LabourNet, or the over 250 experts and practitioners nationwide assembled to develop the urban agenda in Ghana.

Projects to Strategies

Urbanization fast outpaces the impact of project based interventions. New slums are formed and density of existing slums increases much faster than slum upgrading and redevelopment efforts. Jurisdictions of cities are swelling much faster and newer informal settlements become part of the formal city not necessarily by choice. Cities must develop a culture of thinking strategically to counter many of these issues. This is a realization based on CHF's experience and results achieved by working with local partners on project based interventions in all 5 cities in India and Ghana.

Income Generation is Paramount

With all of our programs we recognize that jobs and income are paramount in people's lives. Efforts to improve people's physical environments therefore can be most successful if programs also address their ability to improve their income. Furthermore, we

have found that people's sense of legitimacy in a city can be influenced by the dignity of their work. For example, many residents from the Rajendranagar slum in Bangalore were unwilling to work on the solid waste program because they did not want to undertake this type of work in the same community in which they resided. But they were willing to do this work in the neighboring slum. We have also witnessed these choices play out in the workers that join LabourNet. Through LabourNet, workers find legitimacy of their occupations through LabourNet's collective bargaining power, training and certifications, and other social benefits like health care and bank accounts.

Tempered and Continuous Capacity Building

Throughout all of our capacity building efforts to LIs and CBOs we recognize that organizational development is not a one-time activity. It requires trust building, continuous work and learning-by-doing. Partners who trust the genuine intentions and concerns of CHF respond most favorably. Furthermore, any capacity building that we provide must also be balanced against their current capacity. This has been most acute in Ghana where our financial and programmatic reporting requirements, for example, can overwhelm them if not scaled appropriately. With local NGOs like GACEED and DQF in Ghana, for instance, we have carefully balanced project documentation and project implementation requirements.

Perseverance and Voice

There are not enough solutions available for city managers and stakeholders especially in dealing with issues of land tenure and de-densification. Models emerge from sustained dialogue among interested entities but successfully convincing local government to sanction projects like the on-site slum upgrading approach in Pune is testimony of perseverance and resolve. This entire project has been an exercise of learning-by-doing for the local government, Mahila Milan and the architects involved. Deciding how to contract the work, how to make payments, how to determine what to sanction, etc. had to be decided based on the ability to take risks and judgment based on ground realities.

New decisions had to be taken at every step, most of which did not fit the typical rule book. Thus, having come to terms with many of the difficult decisions, a path is paved for similar types of projects in the future. From the community standpoint, this is one of the most desired solution for slum upgrading.

Institutional Champions and Maintaining Government Buy-in

Institutional champions and "enablers" have been crucial in securing institutional commitment to our projects. These leaders most often look beyond institutional mandates and often beyond the task at hand to larger strategies (i.e. to a vision of a "slum free" city). The flip side of this story is that with changes in municipal government leadership the history of discussions and progress can be lost. In larger efforts like the Utthan project in Pune it was observed that such initiatives are sustained by multiple champions at both the community and institutional levels.



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