BUILDING BRIDGES WITH THE GRASSROOTS
Cover Picture:

Women of a community group in Redeemed Village, Nairobi, have learned script writing and video production skills to be able to communicate their living conditions and livelihoods issues ©ITDG,Zul.
BUILDING BRIDGES WITH THE GRASSROOTS

SUMMARY

The towns and cities of the Third World will absorb nearly the entire global population growth between now and 2030. At the same time, urban poverty will increase considerably. As a result of this, the number of people living in slums is set to double. The improvement of the living conditions of slum dwellers as well as the reduction of the growth of slums are going to be major challenges in the coming decades.

The internationally agreed target, of improving the lives of 100 million slum dwellers by 2020, whilst trying to restrict the growth of slums, does seem inadequate in the light of the size of the slum problem. More action is needed, and this can come from stimulating informal slum improvement, by slum dwellers themselves. They already invest much more in their living environment than the combined effort of public sector and donor agencies. If these investments can be further encouraged and supported, there is scope for substantial scaling up through decentralized upgrading.

The social networks of the urban poor are an important starting point for upgrading. They allow slum residents to pool resources, to share information, and to gain influence. The joint activities of such networks can be boosted by additional loan funding and the creation of an enabling environment. But, in order to become more effective upgraders, slum dwellers also require information and knowledge, on a range of issues. Whilst they do hold local knowledge that is often valuable, they may have to rely on some information from elsewhere to be able to innovate. This, they often find hard to access, and therefore they most often rely on their social networks for information.

Evidence is starting to emerge that good practice can spread, hence upgrading scaled up, e.g., via the exchanges of information between networks of slum dwellers, and innovative uses of communication methods. This publication considers a number of such examples and begins to define some guiding principles for building bridges with the grassroots in the slums. ITDG hopes that, by disseminating good practice in scaling up, we will achieve a substantial impact on the scaling up of good practice in upgrading itself, hence on the lives of slum dwellers.

Theo Schilderman
CITIES WITHOUT SLUMS?

ONE IN A BILLION

Mama Susan Taploko Maina lives in one of the spontaneous settlements that have sprung up around Nakuru, a secondary town with a population of over 300,000 people, in Kenya. Susan is now 68 years old. She lost her husband in 1989, and of the 6 children she had with him, four died young; 2 as a result of pneumonia and one of measles. She now has two grandchildren who go to school and have high hopes of a better life.

The Intermediate Technology Development Group (ITDG) first came across Mama Susan in 1997. She then lived in a single room house on a plot that was her own. She had managed to buy the plot with some savings, and with the help of others. The house was made from second-hand materials, such as timber off-cuts and corrugated iron sheets. Water can be a huge problem in Nakuru; Susan has to buy it from water sellers, or from the few houses that have piped water in the neighbourhood. Sanitary facilities are poor in these settlements, with on average 100-200 people sharing a single latrine. The roads and footpaths are of soil, turning to dust in the dry season and to mud in the rains. There is a fair amount of crime too.

Mama Susan knew she was getting older and did not want to be a burden to her children. In 1997, her main income came from selling second-hand clothes and vegetables in the market. She needed a somewhat more secure income, that could also help her to improve her house. Mama Susan is not an exception; she is fairly representative of the roughly 1 billion slum dwellers in this world, who face very similar problems. Can their dreams of cities without slums come true?
THE URBANISATION OF POVERTY
Mama Susan is just one of the millions of people trying to make a living in the informal settlements of today’s Third World. Their numbers are swelling by the day, in an unprecedented wave of urbanisation, fueled both by migration and high levels of natural population growth. The towns and cities of the Third World will have to accommodate nearly the entire global population growth of the next 30 years. According to the latest predictions of the United Nations Population Division, the growth of the world population between 2003 and 2030 will be 1.83 billion. The actual urban population will grow a bit more, with 1.90 billion, whilst the rural population will decline slightly. The most important statistic, however, is that the urban population in the Third World is scheduled to grow by 1.78 billion, which represents 97% of the predicted global growth in population. In the past, the First World also has experienced a period of rapid urbanisation, but this happened alongside rapid industrial and economic growth. With a few exceptions, such as China, the current circumstances in the Third World are very different. How are its towns and cities going to cope?

For a long time, poverty has been associated with rural areas. But there is now increasing evidence that poverty is urbanising too. Unfortunately, a lot of poverty data do not distinguish between urban and rural poverty, and a precise measure of how many people are living in urban poverty is therefore not readily available. But for those developing countries that do have good data on urban and rural poverty trends, including India, China, Bangladesh, Pakistan and Nigeria, urban poverty as a proportion of total poverty is clearly increasing. Studies by the John Hopkins University furthermore suggest that the proportion of urban poor will increase faster than urban population growth. It is estimated that the current average of 30% urban poverty would increase to 45 to 50% of the urban population by 2020. This would represent 381 to 455 million households compared to 128 million households in 2000, equivalent to an increase of 297 to 355%. And in all likelihood, these figures still underestimate the gravity of the urban poverty problem, because a dollar per day in a city does not go as far as in the countryside.

The most important physical result of the rapid urbanisation of poverty is the proliferation of slums. And some of the key development challenges of the coming decades will therefore be how to stem the growth of slums and how to improve those that are already there.

SLUMS: THE GOOD, THE BAD AND THE UGLY
People view slums in different ways; whilst some see only the bad and ugly side, to others, they also have good characteristics. It is important to acknowledge that these differences of opinion exist, and that there are many types of slums, from dilapidated inner city tenements, to boarding houses rented by the bed, to informal settlements mushrooming on the fringe of towns and cities, like the one Mama Susan is living in.

Many development agencies and professionals tend to describe slums in negative terms. The Cities Alliance, for instance, talks about the squalid and unsafe environments in which slum dwellers live, where they face multiple threats to their health and security. It mentions the lack of basic infrastructure and services in slums. And it notes that slum populations are marginalised and largely disenfranchised; they are also exposed to disease and crime, and vulnerable to natural disasters.

There is certainly plenty of evidence of the risks and threats that slums pose to the lives of slum dwellers, particularly with respect to their health. Where in the past, this has often been hidden within general urban statistics, researchers have started to distinguish slums from other urban areas from the 1980s. And we are now beginning to see, in countries as diverse as India, Kenya and Argentina, that slums do worse than rural areas, and much worse than other urban areas, on a number of health indicators. In Kenya, for instance the prevalence of serious diarrhoea in children under 3 in Nairobi is very similar to the rural average. But in the slums, where half Nairobi’s population lives, it is about three times the Nairobi or rural average. Similarly, diarrhoea occurred also a lot more in the slums of Bangladesh’s two largest cities than in rural areas or on average in cities. Besides, child mortality in the slums of Bangladesh was given as 208.5 per 1,000, more than twice the rate for non-slum areas. In Guatemala, it was 113 per 1,000 in the poorest areas, against 33 per 1,000 in the wealthiest
areas. And in Karachi, it was 95 to 152 per 1,000 in slums, against 32 per 1,000 in middle class areas. Infant mortality amongst the urban poor was also in many cases more than that amongst the rural poor. More detailed data from slums in Allahabad, India, and Buenos Aires, Argentina, from the mid 1980s, showed that half the population had intestinal worms and many suffered regularly from diarrhoea. In the case of Allahabad, 60% had scabies, 10-25% of women, children and men had some form of bronchial illnesses. The most common cause of child mortality in the Allahabad slum was malaria, followed by tetanus, injuries, and diarrhoea, dysentery or cholera; a contributing factor in many of these is poor drainage, water supply and sanitation.

Slum dwellers are also vulnerable to a range of natural disasters, such as earthquakes, floods, landslides or storms. Because they tend to be poor and cannot afford other plots, or want to be close to employment opportunities, they often settle in unsafe locations, such as steep slopes or flood plains. The evidence of the impact of disasters on urban settlements is nearly always that the poor suffer most. Natural disasters can cause huge losses of life as well as accidents and illnesses; very often investments in housing or productive equipment get lost too. Venezuela’s floods and landslides in 1999, for instance, killed about 30,000 people, destroyed 23,000 homes and damaged a further 64,000. A lot of these were in informal settlements located on steep slopes.

Furthermore, slums tend to suffer from a higher than average rate of violence. Its residents run a real risk of being robbed or assaulted. And the incidences of alcoholism and drug taking, and in some cases drug trading, can be high too, which again can lead to violence, at home or in the streets. The vulnerability of slum dwellers is worsened by poor governance, and their illegal status can leave them prone to exploitation and harassment, and occasionally eviction.

In Nakuru, Mama Susan is aware that the neighbourhood she lives in shows many of the characteristics described above for other settlements. It is not very safe or healthy. She has lost no less than four children; their early deaths may well have been related partly to the poor living conditions in her settlement.
But Mama Susan does not only see the negative side. In the first place, her neighbourhood offers her an affordable place to live, and there is scope for improvement. There are some opportunities to make income within a reasonable distance. And, above all, Mama Susan has her networks of relatives, friends and neighbours, which she can rely on in difficult times.

There is now a growing recognition amongst some, including UN-HABITAT\(^{x}\) that slums are not just an eyesore, but do play important roles in towns and cities. They absorb migrants and provide accommodation for low-cost labour. They often provide a home for the informal sector of the economy which absorbs the bulk of new arrivals on the labour market in most urban settlements. And they represent huge investments of resources by slum residents.

The lack of an agreed definition of slums made it difficult to monitor their growth or decrease. UN-HABITAT, the lead UN agency on human settlements, took the initiative in developing one. It was found this needed to be multi-dimensional, to take account of the multiple aspects of slums.\(^{xi}\) In October 2002, a group of experts and other stakeholders from around the world called together by UN-HABITAT defined a slum household as a group of people living under the same roof lacking one or more of the following:

- Access to improved water;
- Access to improved sanitation facilities;
- Sufficient living area, not overcrowded;
- Structural quality/durability of buildings;
- Security of tenure.\(^{xii}\)

THE MAGNITUDE OF THE CHALLENGE

Using the above definition, UN-HABITAT calculated that in 2001, there were 924 million slum dwellers world wide, that is one in six of all human beings. 94% of those lived in developing countries: 554 million (60%) in Asia, 187 million (20%) in Africa, 128 million in Latin America and the Caribbean (14%). The remaining 54 million (6%) were located in developed countries. On average 31.6% of the world’s urban population lived in slums, with their proportion in developing countries being 43%, and in Least Developed Countries 78.2%. Although Africa had only a third of the overall number of slum dwellers of Asia, sub-Saharan Africa had the highest proportion of slum dwellers, with 71.9% of its urban population. This compares with 58% in South-Central Asia, 36.4% in Eastern Asia, 33.1% in Western Asia, and 28% in Southeast Asia, 31.9% in Latin America, and 28.2% in Northern Africa.\(^{xiii}\) The situation can be much worse at the level of individual countries or cities. A number of countries now have more than 90% of their urban populations living in slums, including Ethiopia and Chad (99.4%), Afghanistan (98.5%) and Mozambique (94.1%).\(^{xiv}\)

The numbers and percentages provided above can at best be approximate. One does need reliable statistics to measure the indicators; many countries do not have a regular census, or may not measure all the indicators; thus, official figures may get it wrong. And some of the indicators are also open to interpretation. Thus, there will always be some debate as to how many people actually are slum dwellers, and to what extent international, national or local efforts have managed to reduce those numbers.

It is currently difficult to look back in time, to assess how slums have evolved over the years, since they were not measured in the same way before. UN-HABITAT states that slums grew substantially in the 1990s, and it expects that in the next 30 years the global number of slum dwellers will rise to 2 billion – nearly one in four of all human beings –, if no firm and concrete action is taken\(^{xv}\). And the head of the Urban Management Programme estimates that, by 2020, the global number of slum dwellers will reach 1.7 billion.\(^{xvi}\) In other words, at least half of the population added to the world over the next 30 years will live in slums.

THE FORMAL RESPONSE TO THE CHALLENGE OF SLUMS

The official rhetoric is to strive for cities without slums. It is with this in mind, that the Cities Alliance was launched in 1999, by the World Bank and the then UNCHS (now UN-HABITAT) as “a multi-donor partnership with cities and their development partners to make
unprecedented improvements in the living conditions of the urban poor”. The Alliance developed an Action Plan that aims to improve the lives of 100 million slum dwellers by 2020.\textsuperscript{xvii} In doing so, it wanted to considerably scale up the slum upgrading programmes that had taken place so far.

The international community has agreed on 8 Millennium Development Goals (MDGs) to be generally achieved by 2015. Amongst those goals, the one most closely related to slum upgrading is MDG 7: Ensure environmental sustainability. The above objective of the Cities Alliance Action Plan was taken up as Millennium Development Target 11, under that goal; it is the only target with a 2020 deadline. Progress against this target is being measured by indicator 30: Proportion of households with secure tenure; and indicator 31: Proportion of households with access to improved sanitation facilities.

The Millennium Development Goals and Targets are inter-related. Pursuing one may have an impact on others. Thus, whilst MDT 11 aims to significantly improve the lives of 100 million slum dwellers, other targets will indirectly contribute to that too. This is particularly the case with MDT 10, also under MDG 7, which aims to halve the proportion of people without sustainable access to safe drinking water, and with MDT 1, which aims to halve the proportion of people living on less than $1 per day.

Slum upgrading is not new; it has been practised for at least 30 years, and important lessons have been learned. Quite a few projects or programmes ended in failure or were only partially successful. One commonly noted outcome was the departure of poorer sections of slum dwellers who could not afford the improvements at the levels imposed by authorities and funding agencies. This affected not only owners, but also renters. In Karachi, for instance, rent and house prices doubled after upgrading. In Jakarta, they rose by 150-300%, and in Madras by 100-150%. In Calcutta, upgrading resulted in rent increases of up to fourfold for new residents. There was a clear incentive for home owners to force out poorer renters paying low rents to accommodate less poor renters who could pay higher rents. In upgraded settlements in Zambia, newly purchasing families were consistently richer than the households they were replacing. In both India and Africa, many homeowners moved out of upgraded settlements and rented out their properties, not for profit but because they could not afford to live there. In one of the upgraded slums of Vishakapatnam, India, only 48% of the original residents remained; of the others roughly half had rented out their properties, and the other half had sold the houses illegally.\textsuperscript{xviii} And where owners do not want to leave, it sometimes forces mothers and children on to the labour market, to make ends meet. Another almost universal effect of slum upgrading is densification which can lead to overcrowding. In the above case of Jakarta, tenants made up for the rent increases by increasing space occupancy by 50-100%, and in Madras the population increased by 18% after upgrading\textsuperscript{xix}.

We have also seen success stories, however, though mainly at a pilot scale. There have been few programmes with a truly national impact; the Kampung Improvement Programme in Indonesia and the Urban Community Development Office’s work in Thailand stand out as some of the rare examples. The most positive impacts of slum upgrading have been on the health and safety of slum residents. In El Mezquital, Guatemala, for instance, infant mortality rates fell by 90% and crime by 43%. A decrease in violence was also reported for Brasil\textsuperscript{x}. And in Calcutta, death from waterborne diseases fell by more than half.\textsuperscript{xxi}

Amongst the key lessons learned from 30 years of formal upgrading projects and programmes are:

- Local participation is critical; communities need to have a say in the level of services they require.
- The level of services needs to be affordable to the community and to the local authority.
- Subsidies may be required to be able to include the poorest residents; these need to be carefully targeted.
- Gender issues are important; women need to be properly represented.
- There needs to be political support for upgrading at the local and national level.
- Upgrading needs to be linked to livelihoods and income generation.
- Scaling up requires appropriate institutions, structures and regulatory frameworks.
- Security of tenure is a precondition for residents to invest in shelter improvements.
In a major recent report on the challenge of slums, UN-HABITAT describes current best practice as *participatory slum improvement*, but it also admits that this has so far mostly been applied on a limited scale only. The practice involves an integrated approach, taking into account housing, health, education, livelihoods and gender, with the authorities acting in an enabling role. For UN-HABITAT, the inclusion of urban poverty reduction in the approach is key.

**WHEN WILL SLUMS DISAPPEAR?**

On current trends, slums are unlikely to disappear as a result public action. The above target, of improving the lives of 100 million slum dwellers by 2020 will only reach 1 in 17 of their predicted number by then, and is thus woefully inadequate. Whilst there also is recognition of the fact that the growth of slums needs to be restricted in the future, there is still little evidence that this can be done on the scale required. Progress on other targets, e.g. on improving access to water or reducing poverty, may have some additional positive impact, but it is more than likely that by 2020 there will be hundreds of millions more slum dwellers than the world has now.

Besides, it remains to be seen whether all MDGs and MDTs will be met. This is somewhat hard to predict at the moment. A big exercise is under way to report on progress by 2005; that should give us a more detailed picture. In the mean time, the indications are that the MDTs on poverty and water could be met by 2015. But this will be largely due to improvements in India and China. More than 50 countries grew poorer over the past decade, and on current projections, sub-Saharan Africa is only predicted to reach the poverty target by 2147. There are currently no reliable data on progress against the slum improvement target. But there is some evidence, e.g. from reports and press releases by the World Bank, the Cities Alliance and UN-HABITAT, that slum upgrading is getting higher priority.

The target of reaching 1 in 17 of all slum dwellers by 2020 is very unambitious, compared to other targets, that for example aim to halve the proportion of people living in poverty or without safe water. UN-HABITAT considers 100 million as the absolute bare minimum number the international community should aim for. But, in all likelihood, the Cities Alliance based this number on what could realistically be reached with official slum upgrading programmes, on the basis of past experience. Even then, the programmes of the past would need to be scaled up substantially. This will require the creation of policies and legislation that enable this to happen, as well as an effort to disseminate and adapt what works well. The current dialogue on slums seems to be focused largely on policy and legal issues, e.g., leading to a major campaign on secure tenure. Compared to that, the analysis of past experience and the replication of best practice receives only limited attention. This needs to be addressed, if one wants to reach much larger numbers of slum dwellers.

Even so, public action on its own will never reach the numbers required. Much more is needed if we want to achieve the aim of cities without slums. That is where private action comes in.

**INFORMAL SLUM IMPROVEMENT**

Whilst large agencies were developing their Action Plan, Mama Susan has not been sitting still in Nakuru. Using some of her income from selling clothes and vegetables, she built an extra room, to rent out. Then she constructed another room, and another. The more rooms she built, the more her income increased, thus speeding up the process. By 2003, she had ended up with 12 rooms which she was letting at 500 KShs (approximately $7) per month. These rooms may not be of a high standard, but there is demand for them, since tenants also start at the bottom of the ladder. And they have helped Mama Susan to increase her income, and remain independent of her children in her old age. They also allowed her to start saving some money to build an improved house for herself.
People like Mama Susan are constantly working to improve their livelihoods and the living conditions in slums. And they have to, if only 1 in 17 are going to be reached by official upgrading programmes. What has helped them is that it is now less likely than a decade or so ago, for the authorities to take action to evict people who have not followed the rules exactly, or perhaps to destroy their property. That has increased the feeling of security of slum dwellers, encouraged investments, as well as improvements over time.

Slum residents are, of necessity, the key actors in developing and improving slums. Sometimes they do become small landlords, like Mama Susan; and in Kenya, there are cases of larger landlords as well, who invest in slums, but usually do not live there themselves. In assessing some of its upgrading experience, the World Bank, for instance, found that households had invested $7 of their own in housing improvements for every $1 in public upgrading investment.\textsuperscript{xxv} One of the reasons why the authorities and donors have moved away from the provision of public housing or even serviced plots, in favour of upgrading, is that the latter is so much cheaper for them. As early as 1980, a World Bank study estimated upgrading projects to cost only $38 per household compared with $1,000-2,000 for core sites and services units, and $10,000 for lower cost end public housing.\textsuperscript{xxvi} Of course, those figures have gone up now, whilst housing by slum dwellers is likely to be a lot cheaper than standard public housing; yet figures like these are indicative of the relative importance of private versus public investments. The truth is that private investments in slums are huge; they far exceed those of the authorities and donors put together. Hernando de Soto\textsuperscript{xxvii} estimated in 1997 that 6.74 trillion US$ had been invested in informal dwellings (not necessarily only in slums). In most countries he looked at, such investment represented a multiple of the total value of the Stock Exchange, or of public investments. It is also about 1000 times the amount of 6.6 billion US$ the World Bank invested in urban development since 1994.\textsuperscript{xxviii} However, de Soto also considers this huge investment by urban residents as “dead capital” since, because the properties are untitled, it cannot be used to, for instance, attract credit for further development.
So, rather than urging the public sector and donors to enlarge their own programmes to reach more than 100 millions slum dwellers, perhaps we should ask what the public sector and others can do to enhance the initiatives, investments and efforts of the private sector.

WHAT MAKES INFORMAL SLUM IMPROVEMENT SUCCEED?
Returning to Mama Susan in Nakuru, there are probably five key factors that have helped her to make a substantial improvement in her living conditions over the past decade or so: her social networks; access to land; access to finance; knowledge and information; and supportive institutions and regulations.

1. Social Networks
Over her long life, Mama Susan has belonged to community groups that have served different purposes. One was an informal savings and credit group, which helped her to acquire a piece of land. In 1997, Susan was involved in a group that collaborated with the municipality to clean up her neighbourhood. From this group emerged the Soil Block Housing Association, a group of about 20 who all were interested in building an improved house.

Social networks like these are important to slum dwellers, because they can provide support in difficult times, allow people to save, encourage information sharing, and stimulate people to join forces to achieve a common goal. In most cases, these are relatively modest goals, compared to official slum upgrading programmes. But they are often successful, because the activities they get involved in are manageable. They are examples of decentralised slum upgrading, but there are many of such examples, and their overall impact must be huge.

In the Kwa Rhoda neighbourhood of Nakuru, the Daimi Usafi Self-Help Group is an example of one such network. Its members had been involved in a small-scale informal savings and credit activity, known locally as a “merry-go-round”. This typically involves members to contribute a fixed amount on a regular, say monthly, basis. Each in their turn, members will get the whole monthly amount, and that will usually help them with some investment. Building on this, the Pamoja Trust, a Kenyan NGO, encouraged members to change to a system of daily savings, even of small amounts. Thus, in 2002, 52 members established Daimi Usafi, with the aim of acquiring land and building houses. They registered the group at the Social Services Department of the Municipality. Late 2003, the group had saved enough to buy a ¼ acre plot, which they subdivided into 6 individual plots that were allocated to members that were amongst the best savers. Two more plots followed, each of ½ acre, bought in March and July 2004; each was subdivided in 10 individual plots. The Group’s membership had increased to 150 by August 2004. Their ambition is to access some additional loan capital to build houses next. This is where the Nakuru Affordable Housing and Environment Committee (NAHECO) may come in. NAHECO was established by many of Nakuru’s CBOs as an umbrella NGO that would serve their needs. Amongst others, it serves as a savings and credit co-operative, and has been able to attract loan funding from external sources, and passed this on to its members.

2. Access to Land
Somewhere in the past, Mama Susan did acquire a piece of land that she could afford. Her membership of a group, and their involvement in informal saving did help in that. In Kenya, low-income residents of slum areas now increasingly get together for the purpose of saving and jointly buying a piece of land which they then subdivide into individual plots. The Daimi Usafi Self-Help group mentioned above is but one example.

In a secondary town like Nakuru, it is still relatively easy to buy land. Agricultural land on the outskirts of the town is constantly being bought up and subdivided into large plots (very often exceeding 1,000 m²) which the buyers then subdivide further. In larger cities, plots are harder to acquire and much more expensive. They will often be a lot smaller, and residents may have to develop them vertically rather than horizontally. In such cities, there will quite often be speculation in land, with richer people investing in land holdings, but not developing these. The public sector can help to regulate the land market and ensure a more equitable availability to all residents.
3. Access to Finance
Mama Susan has never stopped saving. Initially, it was in the form of a merry-go-round, to acquire a plot. Then she slowly developed that, using money she saved from her meagre income. And she continued saving, as a member of the Soil Block Housing Association, to invest in a better house. Even those investments were often taking place incrementally, buying one or two bags of cement, producing some stabilised soil blocks, then stockpiling these until they could be used.

Getting a plot, then developing a house, on the basis of own savings only, can be a very lengthy process, especially for the poorest slum dwellers. A member of the Daimi Usafi group who would make the minimum daily saving of 5 KShs per day would have to save for up to 20 years to acquire a plot. And surely he or she would be dead before a house could be finished on it. There are ways to overcome this problem. One is to boost the daily savings schemes with loan capital from outside; this is already happening with some groups. To get some money up front can help people to move to a plot much quicker, thus enabling them to use the money they were using to pay rent instead to repay a loan. Another option is to try to raise income, so that slum residents have more money available to pay for better housing and services. In Mama Susan’s case, this has happened at her own initiative, through her investment in rental housing, which has recently allowed her to build a better house for herself. But others need help in investigating good opportunities, and acquiring the skills to exploit these.

In an integrated approach to upgrading, as advocated by UN-HABITAT, the improvement of people’s livelihoods extends to more than the living environment. It also aims to reduce poverty, for instance by raising incomes. ITDG has worked with several community groups in the informal settlements of Nakuru in an integrated project that aimed to boost their income generating activities as well as improve their living conditions. The Mwamko Women’s Group, for instance, is involved in food processing; they produce ice-lollies. Another group is involved in manufacturing peanut butter, and yet another in baking. And a group of artisans is producing and selling building materials, as well as constructing with them. There is evidence from the savings groups that those members involved in income generating activities such as these are able to save more and acquire plots or housing more rapidly.
4. Knowledge and Information
The urban poor are resourceful and often make good use of their local knowledge and initiative to improve their living conditions. Riley et al. observed that on the steep slopes of Rio’s slums, houses must frequently be built on bare rock or unstable soil. The skills to do so are passed on from one community builder to another, and the activities of the best builders are carefully watched and replicated. Such skills then become part of communal knowledge. But such local knowledge is not always adequate, particularly when communities are faced with new challenges. People who migrate to towns from rural areas, for instance, may find that the technologies they were used to are no longer appropriate, because the resources required are not available in towns. So they do require other options. Similarly, people living in disaster-prone locations may require simple ways to strengthen their structures. Others may need to find safer ways of disposing of human or household waste, or of accessing water. The solutions to their problems are often available somewhere else, but how do they get to know about these? Sometimes, this happens through their social networks, but often accessing other options can be a real bottleneck.

When Mama Susan’s group got involved in cleaning up her neighbourhood, in 1997, they also started to discuss how their houses could be improved. Most residents used to build houses
with mud-and-pole walls, without foundations, with a roof covered by corrugated iron sheets or sometimes second-hand materials. They had seen other ways of building, elsewhere in town, e.g., using the local volcanic stone, but none were really affordable. That is where other ideas were needed. Mama Susan and her group were lucky in that at about this time an NGO, ITDG, started working in Nakuru. This NGO had been involved in the review of the Kenyan Building Code, a few years earlier, and knew some alternative options that were now permitted. The group ultimately opted for the use of stabilised soil blocks for walls, since this could involve the use of their own labour in production, which made them a lot cheaper than other durable materials. ITDG provided the group with information on this technology and with training on soil selection, block production and construction.

5. Supportive Institutions and Regulations.
For slum residents to be encouraged to invest in better housing and services, they need a feeling of security. That does not necessarily have to amount to possessing a legal title to a plot, a building permit, or a tenure contract. There are other ways of giving security, that may involve less bureaucracy, but can be equally effective in actually stimulating the private sector to invest in upgrading. That would require authorities that understand slum dwellers, have the political will to improve slums rather than erase them, and above all can be flexible. However, if one does want to play it by the rules, the latter may have to be revised to make them more pro-poor.

The Building Regulations that prevail in many Third World countries are often still a legacy from colonial times. They tend to be restrictive and to prescribe the use of durable materials, some of which have to be imported. They generally do not allow for alternative local technologies to be considered. Invariably, they make the cost of legal housing unaffordable to the urban majority. The situation was no different in Kenya. But some revisions to the regulations, gazetted in 1995, made a big change. These new standards were performance based, and now allowed for the use of much cheaper materials, such as stabilised soil blocks, provided their performance was adequate.

These legal changes had great potential to reduce the cost of standard housing, but they still needed to be adopted and implemented at the local level. In Nakuru, ITDG played a
promoting role. On the one hand, the NGO worked with local authority staff to adopt the new Code, and on the other hand it trained artisans and builders in the new technologies that it now allowed, and demonstrated these in a couple of projects. Subsequently, participatory design workshops were held, with the support of Kenya’s Association of Architects, which led to a series of standard house plans. And the Council agreed to provide building permits to anybody wishing to construct using a standard plan within 30 days. The net result was that the realisation of legal housing got substantially cheaper and quicker.”
HOW TO ACHIEVE MORE?

We can do a lot more, if we manage to regenerate the above conditions in other locations, that is: support community groups in their initiatives, help to remove some key bottlenecks, and provide essential information and some finance. Instead of going for ever larger upgrading programmes, which is the scaling up vision of the Cities Alliance, we would go for a scaling up of the numbers of smallish projects, that CBOs can handle, perhaps with some support. It is possible to reach 100 million slum dwellers by having 100-1,000 large and fairly top-down programmes targeting 100,000-1,000,000 each. But we can equally reach the same number by having 100,000-1,000,000 small projects managed by CBOs each representing 100-1,000 residents. The latter approach is likely to respond better to the needs and priorities of slum dwellers, to attract more of their own resources, and to favour replication. It might ultimately prove to be cheaper to the public sector or donors too.

What can the public sector and aid agencies do to support such a model of decentralised slum improvement?

- The approach hinges on the existence of active social networks, with whom the authorities and support agencies can start a dialogue, in order to find out what their livelihoods needs are and support these. The existence of established women’s groups, for instance, was an important success factor in some of ITDG’s work. As outsiders, it is almost impossible to create such networks, and there is evidence from past upgrading projects that the establishment of community organizations promoted by project agencies (under the heading of “social engineering”) often is not sustainable. Perhaps it matters more that such organisations exist, than what they are originally involved in, e.g., savings, income generation, cleaning up, etc. Networks may change their priorities over time, and can be stimulated to take up new activities. What is important, though, is to ensure their inclusiveness.

- An important hurdle to overcome is that of financing lots of small, community-led projects. The bottleneck here is less the availability of money, than that aid agencies do not have the systems nor the personnel in place to deal with lots of small projects. Eventually, they could contract this out to NGOs or local partners. The experiences of, e.g., the Urban Community Development Office in Thailand or the City Community Challenge Fund piloted with DFID support in Uganda and Zambia show us the way.

- The authorities, and particularly local authorities, need support to put in place policies and legislation that are more pro-poor, and support slum upgrading. These may have to deal with a number of issues, such as land markets, secure tenure, building standards, etc. There are a number of examples of such policies and laws around that have worked well in certain locations, but may not be well-known elsewhere. Sharing this information is important, and the UN-HABITAT Best Practice and Local Leadership Programme has taken the initiative to record and disseminate these. Besides that, many authorities will need help to establish the proper enabling frameworks for upgrading.

- Slum upgrading will often require residents to do things differently than they have done before. This innovation does require information and knowledge, some of which may not be easily accessible for them. Lack of information and knowledge is actually a key bottleneck for slum dwellers, and perhaps one that is less recognised than the ones above. The remainder of this paper therefore concentrates on that issue.
URBAN POVERTY – INFORMATION POVERTY?

WHY DO SLUM DWELLERS NEED INFORMATION?
Poor people can ill afford risks. They may be inclined to keep doing things as they have been doing them before, if changing their ways may carry a risk that they cannot assess. The larger the investment involved, the more likely their reluctance to change. The investments in housing and services are usually amongst the largest people make in their lifetime, so people will often try to avoid risk in making them. Similarly, they may be reluctant to try out new ways of income generation, if they are too unfamiliar.

Slum improvement is about making changes to the slums: to change the ways houses or infrastructure are built, how services are provided, or how people make a living. These changes involve innovation, and local knowledge and experience may not be adequate for those. Slum dwellers may be reluctant to change, if they cannot assess the risks involved. That is where they need information, about how things can be done differently, about how they have worked well - or not so well – elsewhere, what the cost might be, etc.

WHAT DO THEY REQUIRE INFORMATION ON?
In a case study of a community in Alleppy, Kerala, Plummer and de Cleene identified the following general communication and information needs of the poor:

- Health education and access to health services.
- Improved access to services and infrastructure.
- Access to small and medium sized loans.
- Income generation skills.
- Access to information on a broad range of topics including individual rights, municipal actions and the potential benefits of various plans.

These seem to be fairly typical issues that do come up in many slums. They certainly did also appear in ITDG's own research into the knowledge and information systems of the urban poor in eight informal settlements in Peru, Sri Lanka and Zimbabwe. Additional issues that were raised in those countries included housing, but some of that is related to access to loans, and security.

The same research also found that detailed information needs can vary considerably, and that it was hard to summarise those, unless one used fairly general categories, such as the ones above. Some of the key factors that influenced information needs in the research locations included, e.g., politics and the local policy context, the age or degree of consolidation of a settlement, the size of settlements, urban-rural linkages, and the composition of target groups. As to the latter, the research found that women were often disadvantaged with respect to accessing information, compared to men. And marginalised groups such as the disabled or homeless do have particular problems in accessing information too.

CAN SLUM DWELLERS ACCESS THE INFORMATION THEY REQUIRE?
Mama Susan in Nakuru was rather fortunate: she happened to come across an NGO that could provide her answers to some of the questions she was having. But millions of slum dwellers world wide live in a state of “information poverty”. Research by, e.g., the World Bank and ITDG concluded that the urban poor do hold valuable knowledge, but that this is inadequate to make the most of livelihood opportunities or withstand certain threats. Both these sources, as well as Stavrou and Warah, agree that it is often very difficult for them to access information from elsewhere. In essence, information providers often let poor people down. Narayan et al. argue that this lack of information contributes to their insecurity and vulnerability, and ultimately their poverty.

The above mentioned research by ITDG aimed to find out how the urban poor access information for improving their living conditions. Where most researchers looked at
information dissemination from the supply side, this piece of work specifically looked at the demand side. It tried to find out from poor urban residents themselves whether information supply in their town was meeting their demand. The research established that the dominant information suppliers were the public sector and NGOs, with the private sector only playing a minor role. But it also found that the links between poor urban communities and those suppliers were inadequate. The public sector was criticised in particular by the urban poor, with NGOs and the private sector doing somewhat better, but sometimes coming in for criticism too. With the occasional exception of the health and education sectors and of authorities in smaller settlements who appear to be more accessible, the public sector in the survey locations was severely criticised by low-income residents for making access to information difficult, for harassing them, or even excluding them entirely. Corruption could make information costly to obtain, and too often information was provided in formats ill suited to the urban poor. NGOs sometimes stepped in where government systems failed, and they frequently did make a difference in communities where they were present. But the poor people's experience with NGOs was mixed. Whilst many NGOs were found to be good at listening to the urban poor and at producing appropriate information products that answered real needs, some were criticised for supplying information in line with their own policies rather than poor people's needs, or for acting as gatekeepers. In most cases, the private sector did not seem to target the urban poor specifically, nor did it always fill an information gap, but exceptions did exist.

SOCIAL NETWORKS: THE PRIME SOURCE OF INFORMATION

The research by ITDG also established that the first and foremost source of information of the urban poor remains word of mouth, via their social networks. This was confirmed by Warah, in his research in Nairobi. He concluded that "social capital can make the difference between relative information poverty and absolute information poverty in slums, and can be the basis of personal, relational and collective empowerment. Slums with the highest social capital are also the most effective users of the media and ICTs." According to Ruskulis, social networks are usually based on kinship, a joint place of work, reciprocity, a shared service or location. When social networks do not provide the required information, the urban poor sometimes resort to key informants: people who, because of their function, role or experience have acquired certain knowledge and are willing to share it. In many cases, though, it is the social networks that allow the poor to identify and approach key informants. In ITDG's experience, a large variety of social networks exist, each generating its own rules and ways of working. The types of links between their members depend amongst others on the purpose of such networks, the issues being addressed, past experience and trust.

Social networks and their linkages with key informants and information suppliers are all part of the social capital of the urban poor. A lot of stakeholders do consider social capital formation an important part of slum upgrading. Woolcock divides social capital into three connecting strands. Bonding social capital links people to family, neighbours, friends or close business relations; this would generally cover the social networks such as those Mama Susan is involved in, or the Daima Usafi Self-Help group in Nakuru. Bridging social capital links people to others of similar status, who are perhaps more distant or have different occupations and experiences. This would cover links with social networks or individuals elsewhere, perhaps including some key informants. The umbrella NGO NAHECO in Nakuru plays such a bridging role between various grassroots groups and individuals. Linking social capital, finally, relates to the relations of people at the grassroots with those of a higher status, generally having more power or influence, e.g., the authorities, funding agencies or NGOs. Information suppliers and some key informants could also fall within this category.

According to Narayan et al., poor people generally have plenty of bonding social capital, some bridging social capital, and very little linking social capital. The latter, in particular, makes it harder for them to cope with shocks or to move out of poverty. Individuals or households do require bonding and bridging social capital when it comes to daily livelihoods issues. And there is some evidence that social capital can help the poor to cope better and reduce poverty. In South Africa and Bolivia, for instance, there was a positive correlation
between social capital and household welfare. And ITDG researchers in Peru found that the jobs acquired by the urban poor had most frequently emerged from their social networks. In Bangladesh, women marrying out of their original villages often are a source of innovation in their new location. All these examples show the importance of bonding and bridging social capital. But communities may need linking social capital too, especially on issues relating to their settlement as a whole, such as the provision of services, or development plans or policies. Warah describes the case of the Muungano wa Wanavijiji in Nairobi who, by organising themselves into a Federation of Slum Dwellers and linking up with the legal aid NGO Kitua Cha Cheria, were able to negotiate at the highest level of government, and thus to avert evictions and relocations planned by government.

It therefore appears that many low-income people in urban areas have relatively weak links with similar groups, or others that could help them, such as information suppliers. Increasingly, we also find people excluded from such networks altogether. In addition, it seems that many information suppliers are not very effective at reaching out to them. Thus, if there are examples of good practice in urban upgrading, they often remain relatively unknown, and are insufficiently replicated.

THE ART OF SCALING UP

If we want to make a substantial impact on the reduction of slums, or on their improvement, communication with and between slum dwellers needs to improve. There are numerous examples of good practice in slum upgrading, and these need to get wider known. Slum dwellers also need information that allows them to assess the risks involved in innovation. That then allows them to make the best use of limited resources.

But what makes good practice in scaling up? How can we reach the social networks that appear to be key in transferring information at the grassroots?

There is a considerable amount of information on how it should not be done: in a top-down way, controlled by experts, and focusing on a single message or product. For example, two surveys funded by DFID, one by the Max Locke Centre focusing on urban knowledge transfer, and one by WEDC looking at dissemination in water, sanitation and urbanisation, as well as ITDG’s own research and evaluations, confirm that the results of projects often do not get disseminated and taken up widely beyond the initial target groups. There appear to be several reasons for this: limited consultation with the end users resulting in products that were of not much use to them; the use of linear communication flows which relied heavily on intermediaries; information products that were inappropriate or simply wrong; and limitations in access to the information by the urban poor.

According to Norrish, new communication strategies tend to follow from new development paradigms, but that takes some time, and the old approaches do not always disappear. Current development models are focusing on building the livelihoods of the poor, and a key part of that is building their capacity. Within these models, partnerships and participation have become much more important. In terms of communication, participatory approaches recognise that target audiences have knowledge of their own, which needs to be integrated with external knowledge, and that communication is a two-way process that can be a powerful tool for self-expression, analysis and empowerment. Communication is no longer focusing on a single issue, but on a range of livelihoods issues and using several channels. Communication theory has not quite come to grips yet with the complexities of participatory communication. There is undoubtedly more experience of good practice in rural areas, or on specific issues such as HIV/AIDS, than in urban areas. But several groups and agencies have been trying a range of approaches, and it is perhaps by looking at these, that we can start to define what is good practice in communicating with the urban poor. Some examples are briefly discussed below, but they do not pretend to give a complete overview of communication methods with potential, nor of good practice.

NAHECO is an example that has come up before in this paper. It is an umbrella NGO, that brings together CBOs and individuals from the 7 informal settlements of Nakuru; its total membership exceeds 300. Its prime role is that of a savings and credit co-operative, both for
housing and income generating purposes. At its regular meetings, members are encouraged to present and discuss their activities. Further learning takes place through exchange visits organised between settlements. Information exchanges are mostly between peers. Occasionally, NAHECO members do get involved in exchanges with communities elsewhere in Kenya, some of which are organised by the Shelter Forum.

That exchange visits are a powerful tool for learning and replication is also proven by Slum/Shack Dwellers International (SDI). Within this network, exchanges both happen at the national level, within national federations of slum dwellers, and internationally, promoted by SDI. Through these exchange visits, slums residents of many South and South East Asian countries and some African countries learned about settlement enumeration and mapping, setting up savings and credit schemes, housing exhibitions, and the construction of housing and infrastructure. For people participating in such visits, it is important that they can actually see the developments on the ground, and talk to the people directly involved.

Peer visits and exchanges have also been key in the replication of Mother Centres, from 3 established in Germany with some government support in 1985, to about 700 now. Many of those are in Central and Eastern Europe, but also some in North America and Africa. And there is now an active Mother Centers International Networks for Empowerment (MINE). Mother Centres address a wide range of issues, depending on context; one of the key things they do is strengthening social capital in neighbourhoods where a lot of that has been lost. Whilst the exchange visits have helped to spread the centres, the establishment of MINE now also provides further support, in the form of consultation, training, manuals etc.

The idea that grassroots groups can learn from each other, and replicate good practice, was further developed by groups like MINE, the Huairou Commission and GROOTS International, into the Grassroots Women International Academy (GWIA), in 2000. In the first GWIA, 60 grassroots women groups from all over the world presented their practices and the underlying skills and strategies that make them work. This allowed them not only to learn from each other, but also to start influencing mainstream institutions. Through the GWIA, for example, Mother Centres in the North have adopted the group savings and credit model from members of the SDI, whilst women groups in Turkey have adopted community mapping models from SDI members in India.

A tool that has been used successfully for grassroots communities to tell their own stories, e.g., by the Indian NGO SPARC and by ITDG in several countries, is participative video. Videos have been used by communities to tell the story of their settlements, to indicate problems, or to record events such as enumeration exercises. Community or federation leaders have been able to use such videos in discussions with authorities about the development of their settlements. Thus, video has proven to be a tool that is perhaps more appropriate than written information, in communicating with and between slum communities.

The Slums Information Development & Resource Centre (SIDAREC) in Pumwani, a Nairobi slum with about 200,000 inhabitants, is particularly aiming to develop the awareness and skills of young people, between 15 and 35 years of age. They do so, using a range of methods: a newsletter, community theatre, audio tapes used in a weekly radio slot, youth networks, and an internet café. As a result of this, for example, awareness of health issues such as AIDS rose, childcare and income generation activities were created for young mothers, and CBOs got involved in cleaning up the environment. And access to the internet and computer facilities has allowed some young people to get computer-based jobs. SIDAREC still gets substantial support from some international funding agencies. Without that, others have found it hard to make internet centres sustainable in low-income settlements. That has proven to be less of a bottleneck in the case of Viva Favela, Rio’s slum website. This site is designed exclusively around the need of the city’s slum dwellers, and now attracts 420,000 hits per month, by residents who pay as little as $1 per hour for access. Many of its correspondents are slum dwellers themselves, who provide important information on issues that concern them all. From a launch in 2001, it has now grown to four internet sites, and there are plans for 11 more.
Elsewhere in Latin America, in Lima, a small company, ‘Informando’, searches for, creates and sells information that it believes people need. After some trial and error, they established that their market was mainly in legal and current affairs. They will for instance stock and sell copies of certain laws and regulations, and if there is demand for something they do not have, they will search for it and stock up. They also provide information on popular educational topics and do custom-made research for theses and essays. As yet, the service is not profitable, but it has been replicated by two other small companies.

Finally, there are a number of specialist information services around, at national or international levels, which focus on either a specific part of the slum problem, or a specific public. The Building Advisory Services and Information Network (basin) is an example of that. It is currently a network of 9 partners, both in the North and the South, who operate a joint web site with information on low-cost building, produce publications, and hold training workshops and seminars, some of which are free-of-charge and others paid for. At national or regional levels, the partners are involved in local networks that aim to share information and further develop technologies. Again, learning between peers is key in this networking. The main clients of the network are not slum dwellers themselves, but NGOs or others that work with them, or small entrepreneurs and contractors involved in low- to medium-income housing and building. With slum upgrading becoming increasingly comprehensive, there may be a need for those involved in that to occasionally rely on specialist information services that can provide additional options.

GUIDING PRINCIPLES FOR BUILDING BRIDGES WITH THE GRASSROOTS

Considering the enormous efforts made by millions of poor slum dwellers, in improving their living conditions, the need to scale up those efforts further, and what we have learned from communicating with slum communities so far, the following could be amongst the guiding principles for building bridges with the grassroots:

1. The slum dwellers themselves are the major actors in upgrading. They are the ones that invest most in terms of money and effort. Others are there to facilitate and encourage that, not to direct it.
2. Community groups and organizations need to be recognized as effective partners in development. They need to be supported to achieve capacity for making informed decisions, taking practical actions, articulating their needs to organisations such as authorities, banks or NGOs, and holding these organizations accountable.
3. Slum dwellers possess lots of useful knowledge and experience. We need to listen to that, incorporate it and facilitate its sharing. The traditional one-way communication that so many agencies are used to, will have to become two-way.
4. Peer exchanges and training are at the heart of much successful replication. That is true at the level of slum dwellers themselves, but also at the level of those that support them, such as NGO-staff or the personnel of local authorities. All those can learn enormously of what others in similar positions have experienced.
5. The means of communication of slum dwellers differ quite often from those commonly used by support agencies, or decision makers. For effective communication between them, methods need to be adapted and adopted that suit both sides; participative video is one of them.
6. Poor people can afford little risk. They may reject an idea from elsewhere, even if it has proven to be good practice, because it seems too far away from what they are used to, and they may have no means of testing it without spending what is for them a substantial sum. We will therefore have to devise ways to share and reduce these risks, e.g., through subsidising innovation, demonstration, or more detailed information.
7. We need to find ways to include the slum dwellers who are currently not well networked, because providing information mainly to community leaders or to CBOs that consist of active community members may not be good enough.
NOTES


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xi Ibid x: 10-12.

xii Ibid ii: 18-19. The detailed definitions of acceptable urban conditions are, according to this source:

| Water safe for drinking needs to be available at 20 litres or more per person per day, at a cost of less than 10% of the household income. It should not involve extreme effort or take more than one hour per day to collect for the daily consumption, especially for women and children. |
| Sanitation is adequate if the household has access to an excreta disposal system that is for their own use or shared with a reasonable number of other households and is either a toilet directly connected to a public sewer or a septic tank, a pour flush latrine or a ventilated improved pit latrine. |
| A dwelling is not overcrowded if there are less than three people per habitable room. Although other indicators have been proposed, e.g., area per person, the number of persons per room has been found to correlate well with health risk indicators. |
| A dwelling is considered durable if it is built on a non-hazardous site and provides adequate protection from climatic extremes. More specific definitions can be made in terms of permanency of structure, use of durable building materials, compliance with building codes, state of dilapidation of dwelling, repair requirements, and level of hazard of location for example in relation to toxic waste dumps, places that flood, steep slopes or proximity to a dangerous right of way such as a highway, railway, airport or power lines. |
| Security of tenure is indicated by sufficient protection from evictions or documentation proving right of tenure. |

xiii Ibid. x: Key Findings and Messages.

xiv Ibid. iii:26

xv Ibid. x: Key Findings and Message.


xvii Ibid. v.


xix Stephens, Carolyn, and Harpham, Trudy, Slum Improvement: Health Improvement? – A review of issues in health planning for the urban poor in developing countries with an annotated bibliography, Health Policy Unit, London School of Hygiene and Tropical Medicine, PHP Departmental Publications No. 1, 1991: 16-20; 75.

xx Ibid. v: 9 and 14.

xxi Ibid. x: 127.

xxii Ibid. x: 132.


xxiv Ibid. x.

xxv Ibid. v:3.

xxvi Ibid. x: 127.


xxviii Ibid. ii: 1.


Schilderman, Theo, Strengthening the Knowledge and Information Systems of the Urban Poor, ITDG, Rugby, March 2002: 10-21.


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Jaeckel, Monika, The Grassroots Women’s International Academy – A grassroots methodology for knowledge building and knowledge transfer, case study for a workshop on Building Bridges with the Grassroots, Barcelona, September 2004.

Ibid. lv: 49.

Ibid. lv: 37-44.

Ibid. xxxvi: 43.

Ibid. lv: 3-5.