Community empowerment in community-led housing initiatives

Experiences from Africa, Asia and Latin America

CoHabitat Network

urbamonde
des villes durables par et pour les habitants

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About this publication

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This publication is a CoHabitat initiative led by urbaMonde and its local partners in Africa, Asia and Latin America.

CoHabitat Network

CoHabitat is an international network of Civil Society Organisations and their allies who promote people-led solutions in response to the global and local manifestations of the housing crisis.

urbaMonde
des villes durables par et pour les habitants

UrbaMonde is a Swiss and French NGO whose mission is to support groups of inhabitants who implement community-led housing projects and who are committed to making their cities more sustainable and inclusive.

Acknowledgements

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Photography by Damien Epiney

Photography by ENFORMA

Photography by Catalytic Communities

Photography by Lumanti Support Group for Shelter

Photography by Multipro

Introduction

Photography by Gustavo Castagnello / FUCVAM

Community-led housing (CLH) is increasingly emerging as an effective solution for ensuring the right to housing, notably for low-income households living in precarious and often informal conditions in cities and large urban areas. In fact, CLH models - such as housing cooperatives, community land trusts or informal groups of residents like savings groups - not only address the systemic issue of unaffordability and lack of housing, but also present opportunities to reclaim our rights as citizens, to regain control over our common living spaces and to reinvent the way we live together.

The participatory approaches and the concept of collective ownership that characterise these models put residents at the centre of the planning, production and management of their habitat. In the case of low-income communities in the Global South, whose basic human rights are being denied in many ways, they enable them to organise themselves, build their capacities and take control of their future, while responding creatively and appropriately to their needs.

CLH is more than just providing a roof. It is empowering people, so they can create secure, adequate and sustainable conditions to improve their daily lives and those of future generations. It is an alternative path that promotes a way of life based on social justice and respect for the environment.

But like Rome, CLH projects are not built in a day. Communities face a number of challenges along the way. Indeed, various conditions need to be met for such projects to come to fruition. Organised groups of residents must have access to public and private support mechanisms, whether in terms of access to land or funding. Appropriate legal frameworks must enable these projects to be formally recognised. Appropriate technical support must enable them to produce sustainable, adequate and high-quality housing. But at the very heart of these projects, people must be able to create organised, solid, resilient and committed communities. Their participation is the keystone of any CLH project. And as a matter of fact, it is a work of art.

This publication explores the **inspiring experiences of 5 organisations**, who are as diverse as the contexts in which they operate. Their differences notwithstanding, they are all driven by the same objective of securing the right to adequate housing for low-income communities. They all seek to develop participatory practices, which empower communities and bring about a profound change in our individualistic practices. And they all face very similar challenges.

As we delve into these Asian, African and Latin American stories from the ground, we will discover the obstacles and difficulties encountered by the local communities and their support organisations throughout the long and fascinating journey that is a CLH project. But above all, we will learn about the innovative and creative solutions they have developed over the years. The focus will be on understanding and analysing **community empowerment** as an essential element for successful CLH projects: How to form a group of people who are and will stay committed to a long-term project related to a basic need such as housing? How to solve problems collectively along the way? How to create a sense of community and of belonging? How to build the necessary capacities within the communities in order for them to sustainably improve their living conditions?

This publication is intended as a testimonial, illustrating the incredible commitment of these organisations and communities to a fairer world. It is also intended as a reference document, designed to encourage ongoing critical reflection, so as to fuel continuous improvements in our practice.

It is the result of a **collective systematisation process** led by urbaMonde and the five involved organisations. The methodology applied is inspired by the works of C. Imberechts (2011) and O. Jara (2018)[1]. During a six months process, the creation of group discussion spaces and the realisation of individual interviews enabled a systematic reconstruction and critical analysis of the experiences by the participants themselves. Each experience is a unique life process that contains enormous wealth to explore and share. In that sense, systematisation becomes a very useful tool by opening a space for comparison, collective reflection, inspiration and for the production of new forms of knowledge.

Photography by Gustavo Castagnello / FUCVAM

[1] Imberechts, C. (2011), "Systématiser les expériences : Manuel pour apprendre de nos pratiques", Quinoa ASBL, Belgique ; Jara, O. (2018) "La Sistematización de Experiencias, práctica y teoría para otros mundos posibles", Cinde, Bogotá.

The five participating organisations

Asian Coalition for Housing Rights (ACHR)

The Asian Coalition for Housing Rights (ACHR) is a regional network of grassroots community organisations, NGOs and professionals from around 15 Asian countries, who are involved with community-led urban poor development processes in Asian cities. The coalition aims to provide an alternative model of urban development based on Asian realities and experiences.

Catalytic Communities (CatComm) - Rio de Janeiro, Brazil

Based in Rio de Janeiro in Brazil, Catalytic Communities (CatComm) is an empowerment, communications, think tank, and advocacy NGO working since 2000 in support of Rio's favelas, evolving strategically to support their needs as they arise. Since 2018, CatComm has been working with residents from informal settlements to implement the first Community-land Trust in Brazil.

Multipro - Matagalpa, Nicaragua

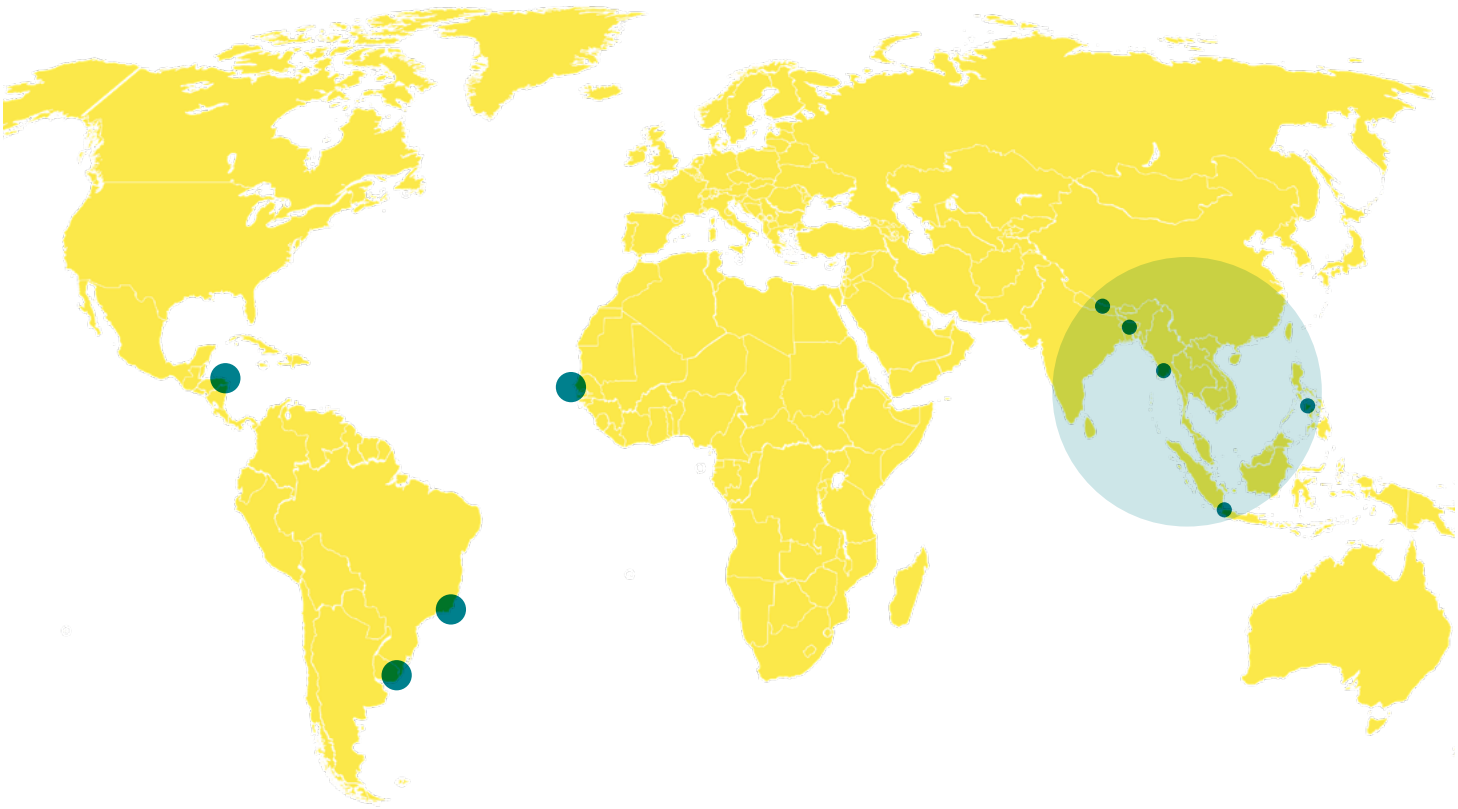
Multipro is a professional services cooperative supporting the development of mutual-aid housing cooperatives in Matagalpa, Nicaragua. Working together with CECOVI, the federation of mutual-aid housing cooperatives in this region, Multipro advocates for access to urbanised land, state financing and legal frameworks that focus on benefiting the low-income households.

urbaSEN - Dakar, Senegal

UrbaSEN is a Senegalese NGO that brings together various professionals to address urban issues through a participatory approach in Dakar and its surroundings. The organisation is committed to improving the living environment of vulnerable populations by providing necessary technical support and guidance to the Senegalese Federation of Inhabitants (FSH).

Uruguayan Federation of Mutual-aid Housing Cooperatives (FUCVAM) - Montevideo, Uruguay

The Uruguayan Federation of Mutual-aid Housing Cooperatives (FUCVAM) is an umbrella organisation bringing together the vast majority of the mutual aid housing cooperatives in Uruguay, contributing to the development of the movement. Its self-managed school ENFORMA provides social support through spaces of collective reflections and empowerment.



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Africa - Senegal

urbaSEN & Fédération Sénégalaise des Habitants

Photography by Bea Varnai

Community mobilisation and empowerment through savings groups in Dakar's informal neighbourhoods

Based on an interview with Papa Keita & Magatte Diouf - urbaSEN

Context

Since the late 1980s, the Dakar suburbs have suffered recurrent flooding, causing considerable damage, particularly in the municipality of Djiddah Thiaroye Kao (DTK). For almost 20 years, some residential areas were flooded for several months of the year, forcing some households to abandon their homes, rebuild them or live in particularly precarious conditions with major health risks.

From 2005 onwards, a group of Senegalese urban professionals joined forces with local activists to find sustainable solutions to the recurrent flooding - to strengthen the planning, prevention and flood risk management capacities of the inhabitants of precarious neighbourhoods. The technical support organisation urbaSEN was born in 2007, with the support of urbaMonde. Participatory planning processes involving residents at all levels of decision-making have been put in place. And by establishing partnerships with municipalities, this housing rehabilitation project has successfully improved quality of life and strengthened the resilience of local residents in the face of climate change.

Focus on Fédération Sénégalaise des Habitants (FSH)

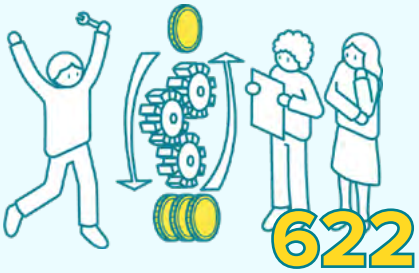
To denounce the lack of funding from major donors, the government or municipalities for flood control, urbaSEN began sensitising the municipality's residents, leading to the emergence and official foundation in 2014 of a citizen's movement organised in the Fédération Sénégalaise des Habitants (FSH), which urbaSEN supports with ongoing technical assistance.

Within the FSH, federated residents have set up savings groups. There are two types of savings: local savings at the level of each group and federal savings, pooled in the Federation's revolving fund (urban renewal fund). The revolving fund gives members access to loans to finance the renovation of their homes, carried out with the support of urbaSEN's technical team.

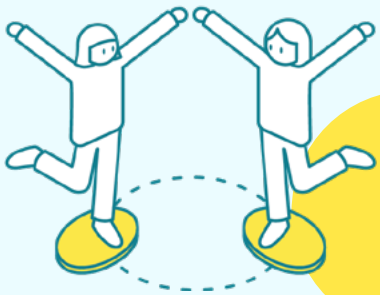
In recent years, the revolving fund has also been mobilised to enable residents' groups to co-finance the construction of community and public works as part of integrated flood risk management projects, carried out using a participatory approach. Thanks to the participatory planning process for these projects, priorities are co-defined by residents in conjunction with local authorities and urbaSEN. In consultation with residents, urbaSEN's technical team carries out technical studies, and residents then receive on-site support from the team in renovating their homes and carrying out their projects. Today, almost 1,000 homes have been renovated. A project that began in 2007 and is still going strong!

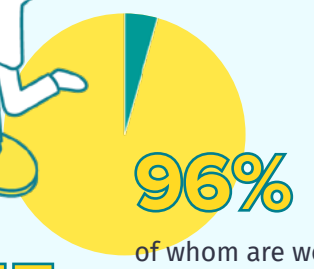
About FSH:

20,000
members organised into



622
savings groups





96%
of whom are women

15
Present in some municipalities in the Dakar suburbs and in the Thiès, Louga and Ziguinchor regions.

Community empowerment

The consolidation and expansion of this collective movement required years of constant commitment on the part of the urbaSEN team and the FSH leaders. Building a new movement, especially in a vulnerable context, is a complex challenge and requires strong convictions and unfailing perseverance. Although such a movement faces many obstacles throughout its existence, it was during the initial phase that the greatest **difficulties** were encountered, when trust and legitimacy were yet to be built:

Distrust

It took a very long time for the urbaSEN team to gain the trust of the people living in vulnerable areas. In the beginning, residents were very suspicious of the team, with some families even preventing activities from taking place around their homes. Similarly, one municipality tried to prohibit certain activities on its territory. UrbaSEN was perceived as a team of intellectuals or impostors, or an emanation of the government. Some local organisations also opposed urbaSEN's proposals.

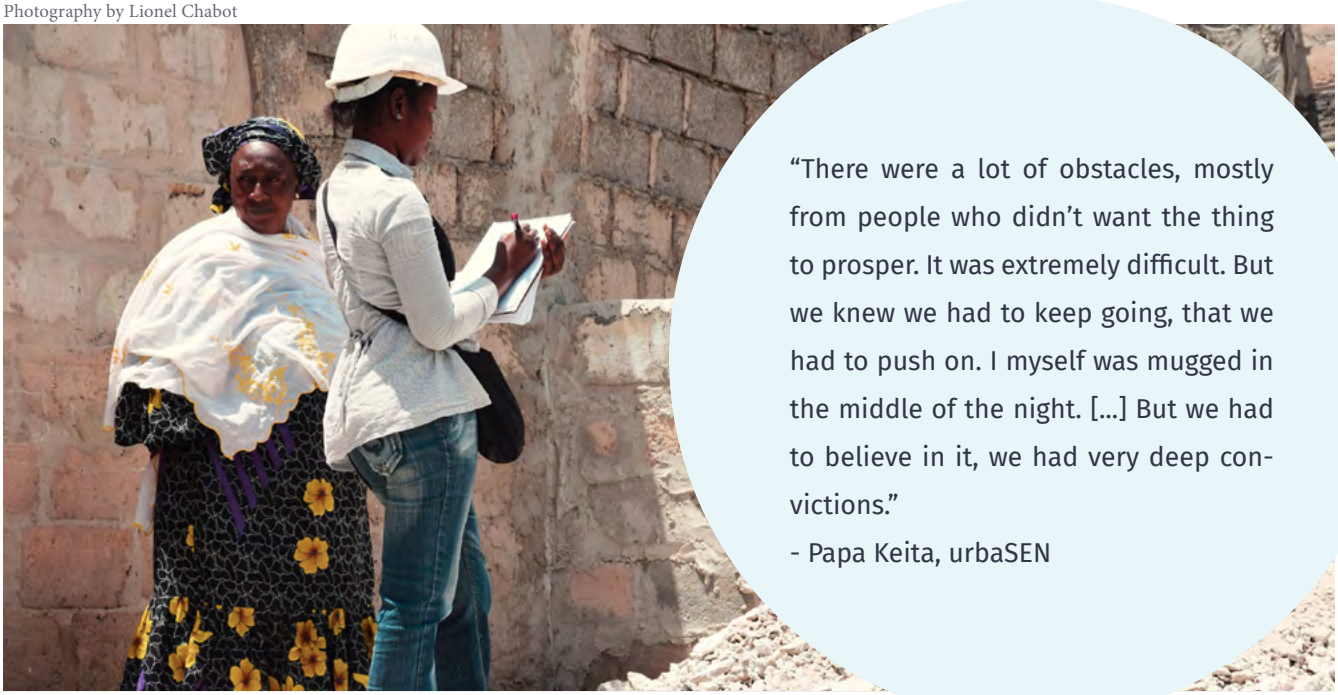
Lack of available funding

At the start of the process, there was no funding from the government or other donors to finance the project. The urbaSEN team spent several months convincing local residents to organise a community savings system based on the tontines principle - a savings practice widespread in Senegal and other African countries.

Logistical challenges

Other difficulties have arisen along the way, such as the availability of training centres, renting rooms and equipment, and a lack of money to finance the organisation of meetings and events. Some very remote communities were also difficult to reach.

Photography by Lionel Chabot



"There were a lot of obstacles, mostly from people who didn't want the thing to prosper. It was extremely difficult. But we knew we had to keep going, that we had to push on. I myself was mugged in the middle of the night. [...] But we had to believe in it, we had very deep convictions."

- Papa Keita, urbaSEN

Photography by Bea Varnai

The motivated and committed team quickly implemented various **methods** of awareness-raising and capacity building, aiming at arousing the interest of local residents and giving them the tools they needed to carry out the project collectively.

Building trust

Constant presence

Constant presence in the field was key, in order to be in close proximity to the residents. At community meetings, urbaSEN team organised dialogues with residents, who then relayed the information to others. Over time, once trust had been established, there was no longer any need to go into the neighbourhoods to advocate and promote the process: residents began to come directly to urbaSEN and FSH with their requests.

Open and transparent dialogues

The idea was for urbaSEN to hide nothing in their dialogues with communities, to tackle even supposedly taboo subjects and problems in the form of frank discussion. To this end, they have done a great deal of work to raise awareness and understanding of their work, through discussions with residents and key people in the communities, such as imams, neighbourhood delegates, notables, etc. The team's perseverance paid off in the end.

Building self-confidence

Behaviour change

A great deal of attention has been paid to working together with the residents, so that they feel able to take their problems in hand. Over time, attitudes and behaviours changed: residents began to see themselves as the main players in the transformation of their living environment. The team has always promoted the idea that residents are in a position to improve their living conditions thanks to their own experiences, despite the difficult realities and lack of technical training.

Photography by Bénédicte Hinschberger

Photography by Anne-Lize Hertgers

Building solidarity & social cohesion

Collective force

UrbaSEN and FSH also aimed at building collective thinking. Residents need to get together, pool what little they have together, because individual approaches can't solve their situation, nor can waiting for a solution from the government. The driving force behind FSH and urbaSEN has always been "Together we are strong!" Mbolo Moy Dole ("United we stand!").

Language justice

During training, there is almost always a passage through the local language (Wolof) in order to target the entire population.

Experience exchanges

UrbaSEN has organised strategic planning games and visits to clean, healthy neighbourhoods, where community participation and collective action have improved quality of life. These visits and exchanges helped identify opportunities and build an inspiring vision for residents of the value and power of collective action.

Enhancing knowledge & skills

Residents at the political sphere of their communities

Training strengthens capacities, but also empowers residents, making them aware of their rights. As a result, residents have been elected to municipal councils and now play an important role in local decision-making, establishing dialogue and collaboration. In this way, training has had a major impact on the mobilisation, involvement and participation of residents in the projects. It has enabled residents to become intellectually and financially involved in local life, to defend their cause, to get involved in the management of public affairs, and even to stand as candidates in local elections. None of this existed before.

Management skills

A key aspect for residents' groups is training to strengthen their capacity to manage their projects, whether it is in leadership, civic participation, participatory urban planning, cartography, data collection, public speaking, administrative and financial management, or income-generating activities. Most training is provided by urbaSEN and FSH teams, and the tools and documents used have evolved over the years, capitalising on experience and feedback from the field.

Women empowerment

With regard to gender equality, a series of training courses have been held for women on public speaking, which is not often done in Africa. Today, they directly contact and approach political figures at national level or from important organisations. Similarly, as the project's beneficiaries are mainly women, the capacity-building activities have enabled them to acquire skills in financial management, planning, etc., thereby participating in their empowerment.

Photography by Bénédicte Hinschberger

Inspiring pathways towards community development

Community savings

In Senegal, as in many African countries, the tontine savings system has existed for a very long time as a solution to tackle the problem of financial inclusion. UrbaSEN and FSH set out to improve the structure of the system and initiated savings for upgrading and building housing at Federation level. The structuring of savings groups within the Federation came about quite organically, in response to growing needs and demands.

Community savings are a key tool for mobilising residents in housing upgrading projects. In this case, you have to save to become a member of a group, and only residents who are members of groups can then take part in projects. Savings therefore play a role in driving participation, amplified by the way projects are implemented, which places residents at the heart of the decision-making process (participatory diagnosis, co-design, co-financing, participatory management).

As in many other contexts, community savings are strongly affected by times of crisis. FSH has set up solidarity funds to cope with unforeseen challenges, such as the death of savings group members or crises like the COVID-19 pandemic, which prevented beneficiaries of the revolving fund from repaying their loans. To answer to this challenge, revolving fund payments were staggered, and in consultation with the Federation and its donors, the revolving fund was able to support the development of income-generating activities to meet the financial needs of communities.

By virtue of its very rotating principle, and because it excludes any form of free donation, the revolving fund enables ongoing involvement of local residents in the projects. Group members save on an ongoing basis, and can borrow to renovate their homes, then repay over 21 months. This creates activity within the groups, exchanges and training opportunities that extend beyond the timeframe of the projects.

Photography by urbaSEN

Photography by Bea Varnai

Women empowerment

Over the years, women have played an important role in the projects supported by urbaSEN. In the first planning workshops in 2009 (when the FSH did not yet exist), neighbourhood delegates, notably imams, were the leaders in the processes and activities. As the context evolved and the needs of communities emerged, so did the demand to work on rebuilding post-flood housing - especially for communities at risk which could not be relocated. At this stage, existing savings groups came up with the idea of setting up a revolving fund inspired by the tontine system, from which families could borrow money and then repay it. These savings groups were mainly made up of women, who managed the family finances.

Numerous training courses were held to build women's capacities, and their involvement in projects was a priority. Indeed, since women co-financed works on public spaces thanks to the revolving fund, they had a say in the planning of their neighbourhood. Over the years, more and more women - from the FSH - began to occupy decision-making positions within local authorities. At present, 54 female councillors from various municipalities are FSH members, and are able to share the results of participatory planning workshops, proposing them as solutions for improving the living environment in their areas. Throughout this process, women have acquired a great deal of autonomy and have taken a leading role in the management of space and public affairs in their neighbourhoods.

Conclusion

Photography by Bénédicte Hinschberger

Today, the project has achieved remarkable results. The expansion of the FSH continues, with new savings groups being created in the informal settlements of Dakar's suburbs, as well as in other regions of Senegal. This presents urbaSEN and the FSH with the challenge of managing the larger number of applications for membership, which in turn requires significant reinforcement of management teams and substantial funding to implement activities.

The effects of urbaSEN's and FSH's work are perceptible beyond the construction of infrastructure and the rehabilitation of houses. The involvement and ownership of solutions by residents has empowered them and given them valuable skills to position themselves as full-fledged citizens. Many FSH members are now local politicians.

At the start of the project, the context presented challenges in terms of communication between public authorities and communities. The work carried out by the residents and supported by urbaSEN and the FSH has enabled them to build this dialogue and, today, to establish various collaborations with the municipalities. This community-based approach to improving informal neighbourhoods has been crowned with success: almost 1,000 homes rehabilitated, agreements with many local authorities, residents invited to take part in neighbourhood life, etc. The World Habitat gold medal awarded to urbaSEN and the FSH in 2023 underlines this success, which opens the way to new perspectives: the construction of a whole neighbourhood for households on low and irregular incomes (Cité FSH).

Photography by Bea Varnai

Latin America - Uruguay

FUCVAM & ENFORMA

Photography by Gustavo Castagnello / FUCVAM

Popular education as a vector of social cohesion in mutual-aid housing cooperatives in Uruguay

Based on an interview with Fernando Zerboni - ENFORMA

Context

FUCVAM is the Uruguayan Federation of Mutual-Aid Housing Cooperatives that brings together more than 700 mutual aid and collective property housing cooperatives (CVAM) throughout Uruguay. Since its creation in 1970, its work has been focused on defending the interests of its member cooperatives, as well as contributing to the social and cultural development of the movement. The CVAM model, which has inspired other grassroots organisations in Latin America, is an effective response to the problem of access to adequate housing for low incomes households. It is based on four universal principles: self-management, mutual aid, direct democracy and collective ownership.

In 2015, FUCVAM has established its National Training School ENFORMA, which aims to transmit the CVAM model, systematise the experiences of cooperatives and strengthen the groups of residents based on the principles of popular education. The school is self-managed, meaning that members of cooperatives are being trained to transmit knowledge to other members, on a voluntary basis. It provides management training, but also creates spaces for exchange and reflections, with the aim to strengthen the commitment and critical spirit of their fellow cooperativists.

About FUCVAM:

more than
700
affiliated CVAM
nation-wide

more than
100'000
persons living in a CVAM
(3% of Uruguay's population).

Focus on the housing cooperative "La Coope"[2]

While FUCVAM is involved in the political mobilisation of its members through events and demonstrations, ENFORMA plays a major role in strengthening the participation of the residents in their cooperative's everyday life. This is a key aspect for this kind of housing model to achieve sustainable adequate living conditions. Thus, housing cooperatives reach out to ENFORMA to deal with various issues related to internal conflicts, coexistence, participation and obstacles to the organisational process. In some ways, except for training and access to information issues, most difficulties are related to conviviality and coexistence in those collectives. On such occasions, ENFORMA offers a safe space for discussion, debate and participation, with the objective of fostering understanding and clear communication among cooperative members.

"La Coope" is an example of a mutual-aid housing cooperative, which has been accompanied by ENFORMA in a process of reflection on their own practice. Many aspects of this specific project presented challenges for the group to maintain a collective commitment along the way. The main one being the long wait to see the project come to fruition. After 5 years, "La Coope" was still waiting to receive financial support from the Government in order to start the construction process. Many people who were demotivated had left the cooperative in the meantime, so the members changed regularly. In such an unstable situation, it is complicated for a group to maintain a healthy and respectful functioning.

With an increase in internal conflicts, which were becoming difficult to manage and were putting the project at risk, "La Coope" contacted ENFORMA for support.

[2] The name of the housing cooperative has been anonymised.

Community empowerment

Photography by Gustavo Castagnello / FUCVAM

As a first step of this 3-months support, ENFORMA's team established a dialogue space with "La Coope", in order to identify collectively where the conflicts and problems were coming from. The idea was to reconstruct and agree on a common history of the cooperative, that would emphasise the main **difficulties** encountered since its creation:

Problems in the implementation of the internal regulations

Some decisions taken previously, even if based on what was established in the internal regulation, didn't help the consolidation of the cooperative. Precisely, the internal regulation established that the accumulation of economic and participatory non-compliance was a cause for expulsion. In favour of internal democracy, the expulsion of a member had to be ratified in an assembly by 2/3 of those present. In the ratification process, votes were constantly against expulsion, due to the fact that many of the cooperative's members were themselves equally in non-compliance. This prevented the cooperative from moving forward, both in its tasks and in its consolidation as a collective.

Cooperative values not well consolidated

Like many of the collectives, "La Coope" didn't get sensitised to cooperativism at the beginning of their constitution. As a result, cooperative values were not present in decision making and in the internal and interpersonal relations of the cooperative. In this case, the individualistic approach dominates and being in a cooperative is seen as a way of accessing housing and nothing more.

Impossibility of dialogue

The lack of a culture of participation and the regular internal turnover made dialogue impossible among members, with accusations and lack of understanding. Many of the members left the cooperative due to these recurrent conflicts.

Once the situation and the history of the cooperative were clarified, ENFORMA's team organised further workshops with the members. Particular attention was paid to listening and re-establishing dialogue. The community empowerment **methods** applied by ENFORMA are inspired by the pedagogue Paulo Freire.

Building solidarity & social cohesion

Valuing the positive

Every collective has a set of positive actions that are perceived as such, and that are part of their cooperative's anecdotes but are not used as a source of knowledge - they remain as simple anecdotes. For example, solidarity among members in times of crisis or when a member faces a difficult situation and there is support coming from neighbours. This is not recorded, but there is something to think about and build on. Each collective has moments of tension that it resolves moderately well, and we must transform those into sources of knowledge.

For example, in some of the workshops, through certain dynamics, cooperative members are asked what their cooperative does well, in order to move away from the negativist logic. Sometimes, some members simply cannot articulate on what their cooperative has done well. For ENFORMA, this is an important point to consider: even if reflecting on what we do wrong is essential, there is knowledge on things we do well that should be considered and integrated into the reflections.

Building self-confidence

Understanding the context

Since the first meeting between the ENFORMA team and the cooperative, ENFORMA tried to understand the reasons that led the collective to seek its support. By reviewing the history of the cooperative and understanding what brought them there, ENFORMA aims to promote a reflection based on the present moment - leaving in the past the mistakes that were made in order to look ahead and plan collectively. It is necessary to build a "hereafter" in order to move away from bad practices.

Critical thinking

In addition to listening to the issues and problems raised by cooperative members, ENFORMA encourages internal reflection on their daily practices, provoking them to think in a way that promotes the construction of collectivity, beyond individual interests and habits. These reflections lead them to a personal questioning: if I understand that my actions are not being positive for the cooperative, I will not practise them.

ENFORMA seeks to expose the problems of coexistence that lie behind the formal expression of conflicts. The intention is to make the collective understand that they themselves have built such problems through their daily actions and that it is necessary to change these. In addition, ENFORMA enables them to realise that there is no change from one day to the next, but rather by installing small practices that contradict what they have done up to now. In doing so, ENFORMA's trainers seek to enable the group to build a shared understanding of their problems and to define the solutions themselves.

Inspiring pathways towards community development

Popular education

FUCVAM's idea of creating a self-managed school in cooperativism emerged through many years of experience in supporting, as an umbrella organisation, new and established housing cooperatives. They developed their own methodology inspired in Paulo Freire's writings on popular education. Based on volunteer work carried out by members of the cooperatives, the school offers not only technical training on how to manage a cooperative, but also spaces for collective dialogue and critical reflection on various topics, exploring ways to strengthen social links between residents and creating a sense of belonging.

As F. Zerboni explains about ENFORMA's work with the cooperatives: "many times, training centres try to suggest to them how they should be, ignoring how they are. ENFORMA, proposes them to start from the problem they have (how they are), to reflect on how it was installed, in order to define how to start walking to overcome it".

Photography by ENFORMA

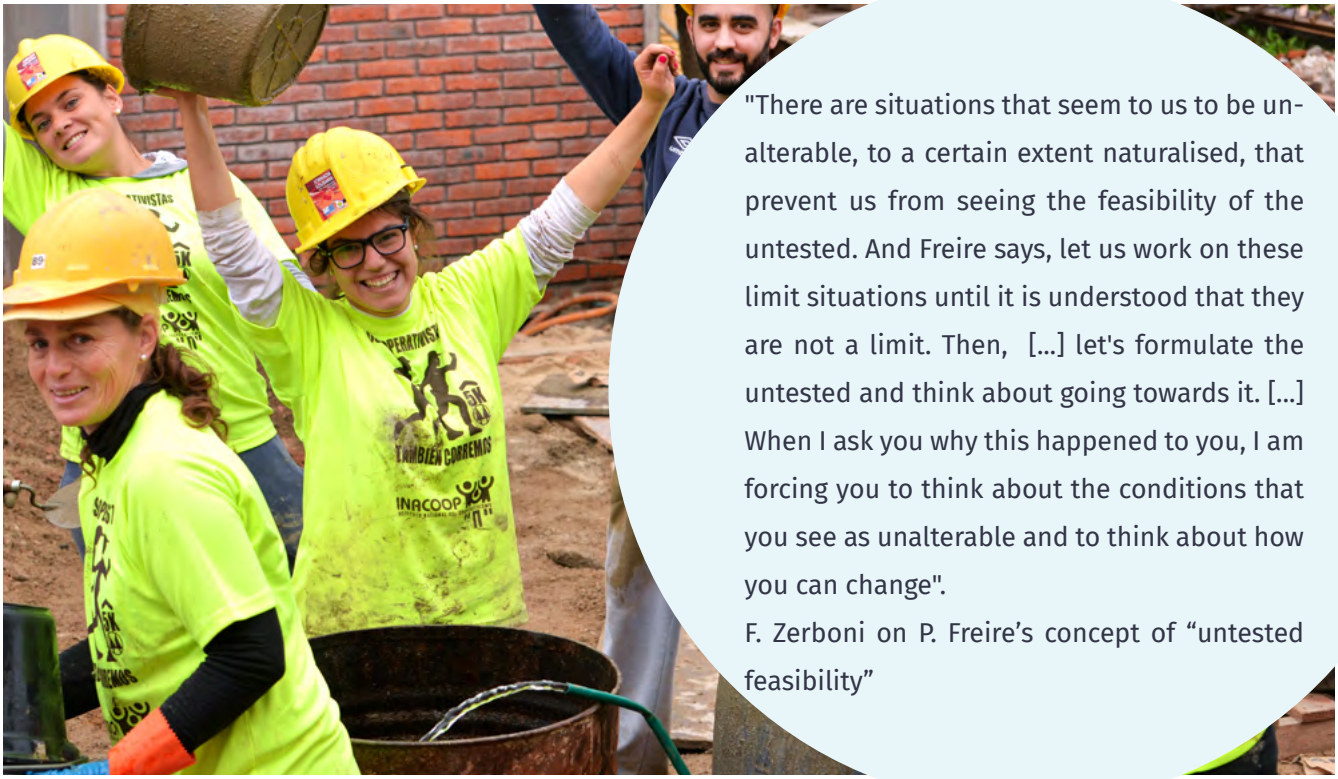
Conclusion

ENFORMA's work is long-term and does not provide cooperatives with magic solutions, but instead proposes a process of reflection that seeks to promote the collective construction of knowledge, empowerment and participation. This requires time and conviction on the part of cooperativists, which is why many cooperatives often end up not getting involved as they expect a single, immediate response to their problems when they reach out to ENFORMA.

For ENFORMA, if cooperativists are not mobilised from within, if they do not question the forms of power installed in those who are trying to build a collective - which should be horizontal and in solidarity -, they will not succeed.

This process of reflection and construction of knowledge must be established as a regular practice, and must be maintained over time. This is the great challenge; it is the "Achilles' heel". Often the successes achieved lead cooperatives' members to abandon these practices of reflection-action, only recurring to it when conflicts arise and not maintaining it on a regular basis.

In the case of "La Coope", the cooperativists' self-reflection regarding their project and their internal processes enabled them to visualise and appreciate what they had achieved collectively. This helped to create a sense of belonging among the members, which in turn strengthened their participation and enabled them to find alternative paths to overcome their situation. The role of a support team like ENFORMA, who is trained in popular education and participatory processes and who is composed of cooperative residents themselves - thus who understand well the challenges and difficulties, is key in solving coexistence problems and in building a sense of collective belonging among groups of residents.



Photography by Gustavo Castagnello

"There are situations that seem to us to be unalterable, to a certain extent naturalised, that prevent us from seeing the feasibility of the untested. And Freire says, let us work on these limit situations until it is understood that they are not a limit. Then, [...] let's formulate the untested and think about going towards it. [...] When I ask you why this happened to you, I am forcing you to think about the conditions that you see as unalterable and to think about how you can change".

F. Zerboni on P. Freire's concept of "untested feasibility"

Latin America - Nicaragua

Multipro

Photography by Multipro

Building a sense of community ownership in mutual-aid housing cooperatives in Central Nicaragua

Based on an interview with
Jorge Fley, Benjamin Centeno, Maykeling Soza & Ana Osegueda - Multipro

Context

In 2013, a group of young professionals set up the Multipro technical assistance cooperative in the city of Matagalpa, located in the mountainous region of central Nicaragua. Since 2014, inspired by the Mutual-Aid Housing Cooperative (CVAM) model developed in Uruguay, the Multipro team has been involved in supporting the formation of housing cooperatives for low-income households in the department of Matagalpa. Since 2015, Multipro has supported 8 CVAM in establishing legally in the department. All the cooperatives have managed to buy land, and 3 of them have achieved the construction of 26 houses.

In 2019, Multipro supported the creation of the Nuestra Obra Cooperative Center (CECOVI), of which 6 CVAM from different municipalities of Matagalpa are part of. CECOVI was created when the cooperatives identified the need to have an umbrella organisation at the department level, in order to have more impact in negotiations with institutions and collaborations with civil society. It was thought of as an instance of debate and strategic decisions where the cooperative members are the decision makers, establishing their own criteria supported by their experiences in their cooperative journey. To date, collaborative relationships have been established with government institutions, universities, municipalities, support organisations in Central America and internationally.

Focus on the housing cooperative "Victorias de Noviembre"

The Victorias de Noviembre mutual-aid housing cooperative was formed in 2016 and is made up of a majority of women heads of household who previously lived in precarious homes in the community of El Carmen. It is also an active member of CECOVI, which it helped to create. Located in the rural municipality of El Tuma La Dalia, the cooperative was established after Multipro had the opportunity to collaborate with the municipal council, which was planning to relocate people living in high-risk areas of El Carmen to new land provided by the municipality. Multipro presented the CVAM model as an effective solution for community organisation to the local authorities - an idea that they accepted and supported. On the land offered by the municipality, there were also other groups and families that had been relocated from neighbouring risk areas. They all settled in extremely precarious conditions, almost living in the open.

In this context, all the people were called together and the idea of forming a housing cooperative with the households that would be interested in the model was proposed. The first meetings with interested persons were held in August 2016, and after a process of organisation and management with the support of Multipro, legal status was obtained in July 2017. Today, the cooperative has 14 active households, 80% of the members being women. The other households of the community, who didn't join the housing cooperative, were supported by other actors for the construction of their houses.

About Multipro:

Supports the development of

8 CVAM

in 4 municipalities of the department of Matagalpa

They represent a total of

110

households (550 persons)

Community empowerment

Developing a new collective housing model, such as CVAMs, in a context where little is known about alternative solutions to the individual house, and where legal frameworks and public support mechanisms have yet to be put in place, involves many challenges. One of them is training and organising the future residents, while keeping them committed to a common goal that might take several years to be achieved.

In the case of the Victorias de Noviembre CVAM - one of the first in the department of Matagalpa - the long process of creation, negotiation and construction, led by a particularly precarious community, was punctuated by a series of **difficulties** that put the project at risk on several occasions.

Photography by Multipro

External factors

The socioeconomic context of the members was very vulnerable. Most of them were not formally employed or had seasonal jobs (coffee harvesting is the main source of revenue) and many of them had not completed literacy training. Indeed, the lack of financing adapted to the economic realities of the families was a major challenge, and it was necessary to think about a diversified financial set-up that would adapt to the financial capacities of the members. At the same time, the group suffered in a context of rising inflation, which increased the cost of materials.

Uncoordinated actions

While the members of the cooperative were fighting to finance the construction of their housing through a self-managed and collective approach based on resource mutualisation, some members of the cooperative got direct support through the municipality from a charitable foundation, accelerating the process of building their houses in a more assistance--oriented way. This generated demotivation in some members of the cooperative, who questioned the functionality of community organisation. Out of the 5 families part of the cooperative who received the support, only 2 chose to remain members.

Pioneering project

The cooperative was one of the first mutual-aid housing cooperatives in the department of Matagalpa. Because of its innovative character in the region, there was not much local experience to draw on.

Lack of community cohesion

Through collective action and solidarity, the cooperative's members managed to improve their conditions - such as access to drinking water, backyard garden and literacy. Seeing this, other families in the community of El Carmen may have felt a sense of injustice, considering that the cooperative's members were no longer as vulnerable as they were, and therefore no longer deserving of the same support as them from the municipality and other organisations.

Personal conflicts

There have also been personal conflicts among the members, outside the scope of the cooperative - which are sometimes the ones that weigh most heavily since, being of an intimate nature, there is a distance that has to be respected by the technical team when trying to resolve conflicts.

Long construction times

It took 7 years from the formation of the cooperative in 2016 to the completion of the housing construction. Such a "time" factor has a strong effect on social groups. There are many members who stop identifying with the model, or who start looking for other more urgent solutions to their housing problem.

Internal crises

All cooperatives go through moments of internal difficulties, which sometimes can lead them to consider the dissolution of the cooperative. Victorias de Noviembre was no exception. Multipro had to be available several times for urgent meetings, always trying to encourage and listen to the cooperative's members. Some leaders resigned due to pressure from the cooperative, from their husbands or from the community.

Multipro's support and guidance throughout the process were essential to the success of this project. Numerous lessons were learned from this experience, and contributed to the development of community empowerment **methods** applied by Multipro, which complement other factors that strengthen the community.

Building self-confidence

Leadership

Rather than forming leaderships, the Multipro team focuses on identifying them. Many people are committed to defending their rights, with an already existing leadership. In this case, the identified leaders served as references in the area, as the technical team was based in a distance of 70 km from the community. Furthermore, given that members of a cooperative usually combine their voluntary commitment with their personal workload, leaders can accumulate a certain amount of fatigue. Thus, the technical team always seeks to promote a renewal of leadership.

Residents at the centre

Members of the Victorias de Noviembre CVAM were always at the centre of decision making regarding the cooperative. This empowered them and brought them together as a group. On the other hand, Multipro always adopted a neutral posture by accompanying them and making sure that they participate in all negotiations and dialogue spaces with other stakeholders; cooperative's members must have control over information, so that they become the protagonists of their project.

Enhancing knowledge & skills

Literacy

Due to the low socioeconomic status of the cooperative's members, some of them did not have access to formal education and could not read and write, which prevented them from assuming roles in the cooperative, such as secretaries, treasurers, etc. The literacy training was led by the cooperative, since one of its members and future residents was a literacy teacher. Multipro supported them by finding, together with the Ministry of Education, the necessary didactic materials.

Training in cooperativism

Multipro supported the training of the cooperative's members using two approaches:

Socio-political approach: Aims to focus on training around cooperative values by critically understanding our society and how social inequalities influence our context and access to human rights;

Management approach: Aims to develop skills to train cooperative members in the administrative management of their cooperative projects, through all phases of a cooperative's life.

Photography by Multipro

Recognising & legitimising

Support by the municipality

In the Nicaraguan context, it is not easy to get a social group of 10-15 people to negotiate with their mayor's office, and to propose and achieve very strategic projects. In the case of Victorias de Noviembre, the collective was able to establish dialogues and negotiations with the municipality, which gave them recognition and legitimacy, and contributed to their continued involvement at the heart of the project.

Photography by Multipro

Building solidarity & social cohesion

Solidarity between cooperatives

Mutual support between cooperatives, whether through mutual aid (self-construction) days, civic activities or spaces for exchange and dialogue, has effectively contributed to the mobilisation and motivation of the cooperative's members. This organic relationship among them injects a great motivation to work and stay united, while giving rise to a sense of belonging to a bigger social movement. In the same way, the members of Victorias de Noviembre, the majority of whom are women, had access to safe spaces to talk with other women about common issues, such as gender-based violence in their homes and community. This solidarity gave them roots in the movement and security, and inspired them to continue in the cooperative more than just for the housing need.

A supportive umbrella organisation

The dynamism of meetings, debates and spaces for dialogue in CECOVI, where the cooperatives constantly meet to make decisions, analyse contexts and situations, and establish strategies, contributes greatly to the emancipating process of the cooperatives. It also offers a space for exchange, where the cooperatives share not only their progress, but also their problems, so that together they are able to seek solutions and learn from each other.

Community strengthening

Various activities were developed by the Multipro team to stimulate the involvement of the members. The team would go to the community when needed to make visits, hold meetings, look for solutions to specific problems, and keep them updated about the project's progress. During times of crisis, the team was present to listen to the members and mediate possible internal conflicts. Many of the crises were overcome through Multipro's constant presence and support.

Inspiring pathways towards community development

Community savings

For the construction of their housing project, each member saved USD 500, which they pooled together. Community savings were part of the financial strategy of the Victorias de Noviembre cooperative, along with fundraising campaigns, public financing, international solidarity and a revolving fund established and managed by CECOVI, with the technical support of Multipro.

In Victorias de Noviembre, the savings process demanded an important involvement of the community since the income of its members was seasonal. Even in the face of all the difficulties, they were always committed to saving. In the end, this process has transformed them and improved their financial capacities. Savings are now completely managed by the cooperative itself, and Multipro advises them on how to keep their accounts.

Community savings also contributed to the involvement of the cooperative's members. This mechanism gives them security, a sense of belonging, and ownership of the project. Contributing financially to their housing encourages participation, as it gives them the right to express their opinions and take part in the decision-making. In addition, it brings a sense of dignity to the families, who have often been treated in a discriminatory manner because of their living conditions. Whenever the cooperatives negotiate with counterparties, they always emphasise the fact that they have collective savings. Beyond its material effect, savings also provide emotional and psychological effects.

Popular education

In 2020, based on several years of experience working closely with groups of residents, Multipro founded a cooperative school. The team offers a space where the cooperatives' members can benefit from training and activities of capacity building in various areas, like cooperative management, civic rights, collaborative governance and community empowerment. The school plays an important role in encouraging residents' participation and in identifying and training community leaders. The methodology is largely inspired by popular education.

Photography by Multipro

Conclusion

The difficulties encountered by the cooperative always gave rise to spaces for reflection and learning. The cooperative members also found a lot of personal satisfaction, elements of coexistence that helped them to grow personally since they could feel part of a collective. Beyond housing, they have gained a lot of confidence in the cooperative model and values, transcending the purely constructive aspect of the house. This transcendence was supported and guided by Multipro, but also by the cooperative's own organic dynamics, which arises from the continuous interaction with other cooperatives and experiences.

The project contributed significantly to the empowerment of residents, who now feel confident to continue representing their community - beyond their cooperative. The Multipro team highlights the transformation of the group brought about by all the organisational and training processes. Today, its members are part of a consolidated group, committed to struggle together to guarantee their rights.

Recently, the cooperative has focused on ensuring food security, generating income for the community and building a daycare centre for the children. They were able to obtain a small plot of land from the municipality to build a community garden. In addition, they continue to reflect on the development of income generating activities for the families - a priority that was established from the beginning of the project, and that will allow them to have sustained sources of income throughout the year and not only when the coffee harvest takes place. Now, the members perceive the cooperative as more than housing; they see it as a dignified habitat that offers numerous opportunities to improve their quality of life.

Photography by Multipro

Latin America - Brazil

Catalytic Communities (CatComm)

Photography by Catalytic Communities

Rethinking ownership and land regularisation: Community land trusts as an empowering tool for Rio de Janeiro's favelas.

Based on an interview with Tarcyla Fidalgo - CatComm

Context

The NGO CatComm was founded in 2000 with the aim to support and empower residents of Rio de Janeiro's favelas. Its interdisciplinary team works at the intersection of sustainable community development, human rights, local-global networks, communications, and urban planning.

Historically, in Brazil, the working classes have always been denied formal access to land. They have often had to occupy public, private or simply unregistered land, resulting in the formation of informal neighbourhoods. Many of these communities are located in attractive areas of the city - subject to constant pressure from the property market - which further exacerbates socio-spatial segregation, reinforced by the various political and economic crises that have hit the country for decades.

In 2018, CatComm got in contact with the Fideicomiso Caño Martín Peña located in Puerto Rico - the very first group of informal settlements in the world to organise under a Community Land Trust (CLT). Together they started to explore the CLT model as a solution to secure adequate housing in Rio's favelas. With this model, land is collectively managed and owned by the community, while the buildings are privately owned by households. Regulations govern the resale of the properties, and the collective ownership of land allows to take it out of the private market, preventing speculation and guaranteeing permanent affordability.

Focus on 4 favela communities in Rio de Janeiro

Together with residents coming from four favela communities, CatComm's team and other technical professionals delved into possible mobilisation and legislation strategies to establish the first Favela CLT in Brazil. Two communities, which already worked with CatComm, were interested in becoming pilot projects: Trapicheiros, a small centenary favela located in the North Zone of Rio, and Grupo Esperança, a community constructed under housing cooperatives' principles. They were later joined by Shangri-lá, the first housing cooperative of its kind in Rio, and Vila Autódromo, a community involved in a historic fight for their right to stay in their territories despite market pressure and eviction threats.

All those communities are exposed to similar challenges and threats; although they have their own houses, their land is not regularised. Trapicheiros, a small favela of 200 residents, is surrounded by upper medium class condominiums in a valued neighbourhood of Rio. Esperança, despite having benefited from government support to construct their houses, is still unable to regularise their land and is well aware of dangers of individual titling and gentrification. Shangri-lá, despite its history of mobilisation, has lost resident engagement and sees in the CLT a way to gain back community mobilisation and ensure that regularisation will not serve for-profit purposes. Vila Autódromo, on the other hand, has suffered a violent eviction. Even though some families managed to stay, most households were displaced in the framework of the city development for the Olympic games, and the remaining ones are still in danger of eviction.

CatComm works with those pilot communities mobilising and capacitating residents and providing necessary technical assistance to develop a CLT. It also carries out important work on formulating legal frameworks and disseminating the model at the national level.

About the 4 communities:

Trapicheiros:
52
households
(208 residents)

Vila Autódromo:
20
households

Esperança:
70
households
(280 residents)

Cooperative Shangri-lá:
29
households
(116 residents)

Community empowerment

The process of establishing a CLT does not come without a great deal of difficulties, especially in a country where the model is mainly unknown. Through the past 5 years, one of CatComm's biggest challenges relied on community mobilisation: how to keep the community residents involved in all the stages of implementation of a CLT, considering that each community has to overcome **difficulties** particular to its history and territory?

Trapicheiros

External factors: The COVID-19 pandemic presented a huge challenge to keep the community mobilised. Residents have faced important difficulties given the public health emergency as well as the economic instability that affected the country. Brazil was a country severely affected by the pandemic, with thousands of people having lost their lives.

Internal conflicts: Some internal conflicts have had influence in the engagement of the community with the project. They were mainly related to the representation of residents. Some representatives in the residents' association got tired and unmotivated. In other cases, conflict of interests emerged when engaging with different government representatives of opposing political orientations for improvements in the community. Those kinds of divisions have not only jeopardised the Favela CLT project, but also the work of the residents' association.

Lack of tangible threat: When a community is concretely threatened by the state (through an eviction note, for instance), the whole community unites, everyone talks to each other, the meetings are full. When this threat diminishes or becomes less evident - after all, it never really ceases - people tend to settle down and stop reflecting on their territories.

Grupo Esperança

Political polarisation: The past years in Brazil have been marked by a strong political polarisation between right and left wing, illustrated by the dispute between Lula and Bolsonaro during the last presidential election. This scenario is marked by high intolerance and lack of dialogue between people of different political orientation. In the community, this has been identified as the main reason for demobilisation, especially concerning the families that chose not to participate in the project.

Cooperative Shangri-lá

Loss of community memory: Despite being a project initiated through mutual-aid and community mobilisation at its core, many of its residents nowadays were only children at the formation of the cooperative, and many of its initial residents have moved away. This has impacted on the mobilisation of the community. Today, residents hope to foster and recover its initial mobilisation through the implementation of the CLT model.

Individual approach: New residents that have recently moved in are not aware of the historical mobilisation that was present in the formation of the cooperative. When they move in, they do not adopt a collective mindset, many times in disregard to the rest of the community.

Conflicts with leadership: Some residents have conflicting relationships and disagreements with some community leaders, which sometimes inhibits their participation in activities.

Vila Autódromo

Internal conflicts: Vila Autodromo was subject to a very violent eviction process, which has left a deep mark on the community. Even today these marks, although not externalised or directly spoken about, undoubtedly make dialogue between the residents more difficult. A certain mistrust has formed between them.

At a certain point during the project, resident implication was not enough and the number of residents implicated in the discussions was very limited. Through time and after many attempts from CatComm to engage residents, it was clear that those internal conflicts were out of the scope of what the project could do. The high division of the community makes it extremely difficult to envision a CLT in the territory. To prevent conflicts from escalating as a result of the project's activities - since some residents intend to sell their land - the local team has suspended activities for the time being, also in response to the leaders' requests.

The team uses different **methods** of community mobilisation to engage residents, and reach the majority of households in each community. Those strategies also have to take into account the high political polarisation Brazil still faces nowadays, which inevitably also permeates those communities. Besides mobilising residents, CatComm also empowers and capacitates the community to take ownership on the development of their territories. CatComm's team, composed of architects, urbanists and lawyers with expert knowledge on the local regulatory and legal frameworks, provide all the necessary technical assistance in developing the CLT model.

Building trust

Door-to-door dialogues

CatComm engages in direct dialogues with residents through door-to-door visits in the communities. On these occasions, the team can discuss things directly with residents, answer questions, share materials, invite people to meetings, etc. As some of the community leaders are associated by some residents with political parties and due to the strong polarisation present in some communities, those activities also promote the non-partisan nature of the project.

Direct communication

In order to engage and keep residents informed, CatComm establishes direct communication channels with residents of each community involved in the project. Through those channels, the team is able to send out invitations to meetings, workshops, public events, information of interest and summaries of developed activities. It also allows residents who were not able to participate in a given activity to keep informed on the development of the project. Regular information sharing is key to fostering resident participation, building transparency and ensuring residents are well informed in order to make decisions.

Building solidarity & social cohesion

Ludic activities, conviviality and celebrations

The organisation of events and communal meals has been used as a strategy to foster mobilisation and conviviality between all residents. In those spaces, the team creates opportunities to present the project in a more casual way, so they can perceive for themselves those are not spaces for political discussions. The team also organises celebrations with specific themes, for example the memory celebration where CatComm tries to revive the bond between residents, especially in communities where there was a strong collective fight in the past. Such celebrations explore photographs, old images and testimonies from residents, aiming to rebuild and bring back that initial partnership.

Integration of new residents

CatComm has been adopting strategies to integrate the new residents (all those who join the community or the cooperative along the way), so that they recognise the dimension and the history of that territory and how important it is that they are also part of the collective.

Training on land rights

Workshops and dialogues organised to educate residents about the possibilities of land regularisation according to the context of each community, making residents aware of the pros and cons, and indicating the best alternatives for the community as a whole - always trying to promote collective protection rather than individual benefit. Due to the scenario of extreme political polarisation, these trainings are carried out in the most objective and technical way possible, to avoid taking the discussions into a political sphere.

Participatory territorial development

Different workshops promote a territorial reflection and planning of communities. These activities help the residents to think deeply about their territories and define goals to the planning activities. Usually they mobilise a lot of residents considering that everyone wants to say their opinion about what should remain and what should be changed in the territory.

Training on legal aspects

Workshops are developed to form the legal entity that will manage the CLT. This is a long process that involves an important technical assistance from CatComm, which informs and trains residents in all different legal aspects and formats. Once the legal entity is built, residents begin to think about the governing of the community - a very important process that requires a high level of community participation. The idea is that those workshops are highly participatory, so that residents are at the centre of all decision-making concerning their territory. This will foster mobilisation and appropriation of the model by the community.

Enhancing knowledge & skills

Photography by Catalytic Communities

Inspiring pathways towards community development

Common spaces

Community workshops are one of the most important mobilisation strategies used by CatComm. In each community, 6 to 8 workshops are organised per year. Those are highly participative meetings, in which residents have the occasion to express their voice and take decisions around the development of their territories. They are the occasion to advance with specific aspects regarding the implementation of a CLT, and are often the only occasion residents have to come together and discuss about their community.

More than opportunities to discuss the future of their communities, some of those workshops have an important impact on the relationships between residents, and aim to consolidate bonds of friendship and trust between the community. Through ludic activities, such as communal meals and celebrations, those activities do not intend to discuss specific agendas or topics, but instead aim to promote an informal dialogue between residents and create opportunities for their integration and cohesion.

A very interesting ludic activity is called the **Remembrance Festival** which intends to celebrate the history, memories and achievements of the collective. Residents were invited to bring old photos and objects that represented important milestones in their history of collective struggle. During the festival, residents were encouraged to share their testimonials. This was an important occasion for building collectiveness and solidarity between members of the community, all along inspiring younger generations.

Photography by Catalytic Communities

Conclusion

Photography by Catalytic Communities

CatComm's main challenge is to succeed in mobilising favela residents around a model of collective land ownership that does not yet exist in Brazil. Even if some characteristics of this model have been intuitively understood and applied by communities, other aspects - such as the legal and administrative ones - are little or not known at all by communities. In that sense, raising awareness in the communities and demonstrating the long-term potential of this model are key to the project's success. But there is a long way to go, as it depends not only on CatComm's continuous presence among the communities and on their advocacy work to obtain favourable legal frameworks, but also on complex factors that are deeply rooted in these communities and that are representative of a particularly fragmented society.

Each collective has a different perspective and perception on what is important for them to develop in their territories - which is often deeply marked by their history. This requires CatComm to develop flexible and comprehensive working methods. Since their creation in 2000, they have done significant work to mobilise these communities. Today, they are recognised as trusted actors, which is essential if they are to support communities in improving their living conditions. They have succeeded in uniting residents from different favelas, who now have the tools and networks to continually strengthen themselves.

Whether through ludic activities or technical training workshops, CatComm is constantly working to mobilise the communities and enhance the conviviality and social cohesion. Educational capacity-building activities are very important in order for residents to fully grasp the importance of land tenure security and the power of community-led housing. Beyond the community land trust or housing cooperative models, it is essential that residents fully understand and appropriate the meaning of collective housing, realising why they are in a situation of insecurity and what are the different factors that contribute to that - ultimately grasping how collective ownership can answer to their needs.

In the coming year, the emphasis will be on a broader approach to territorial development, mapping the affective memories linked to their territories, establishing priorities based on community's needs and wishes and identifying action plans to implement them.

Asia - 5 countries

Asian Coalition for Housing Rights (ACHR)

Photography by Platform of Community Action and Architecture

City-wide community networks to scale up community-led housing in 5 Asian cities.

Based on an interview with Rubaiya Nasrin (Dhaka, Bangladesh),
Sonia Cadornigara & Arr Jay Rubinos (Iloilo, Philippines),
Gugun Muhammad (Jakarta, Indonesia),
Lumanti Joshi & Basundhara Maharjan (Mahalaxmi, Nepal) & Marina Kolovou Kouri (Yangon, Myanmar) - ACHR

The 5 Model Cities project

In 2020, a 2.5-year project was initiated, facilitated by the ACHR, and funded by the SELAVIP Foundation. It built on the experiences of the Asian Coalition for Community Action (ACCA) programme - an ambitious upgrading initiative that spanned more than 150 cities in Asia - in the sense that it has also adopted an approach of city-wide upgrading, comprising a broad range of interventions. Following a regional selection process that included input from several ACHR partners and friends, the following cities were chosen to carry out the project: Dhaka (Bangladesh), Iloilo (Philippines), Jakarta (Indonesia), Mahalaxmi (Nepal), and Yangon (Myanmar). The following organisations took the lead in implementing the project in their respective cities: Platform of Community Action and Architecture (POCAA) in Dhaka; Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII) in Iloilo; Urban Poor Consortium (UPC) in Jakarta; Lumanti Support Group for Shelter (Lumanti) in Mahalaxmi; and Women for the World (WfW) in Yangon.

In each participating city, the interventions included support for housing improvements in the form of on-site housing reconstruction, renovation or new construction projects. Another component of this project was the improvement of infrastructure: each city's community network chose points of intervention, either within their housing project or in other parts of the city. For instance, those included pavement of roads, building water supply systems, drainage, community gardens, and so on. As part of this process, widespread mobilisation began in each city to support communities and their partners to map, collect data, document land availability, and establish partnerships. These steps were vital in determining community priorities, and selecting projects that could make a significant impact with minimal investment, benefiting a larger number of families. Each city's network and its allies made additional fundraising efforts to supplement the funds provided by the donor for housing, infrastructure upgrading, and related activities. Some groups even managed to leverage additional funds from local and national level authorities.

An important component of the project involved regional exchanges between the five cities and the ACHR Secretariat. Monthly meetings were held to follow up on the progress and share insights into the strategies adopted in each context so that cities could learn from and inspire each other. Additionally, thematic meetings were also organised, focusing on topics such as collective savings, reusing and repurposing materials on construction projects, community gardens and green infrastructure.

Overall, the goal was to trigger a citywide transformation process in each of the cities by supporting low-income and marginalised communities to organise and address their material needs, engaging authorities, creating new alliances with different partners, and leveraging resources from them. In some cases, land was allocated by local authorities or there was some kind of agreement around land use rights that was established thanks to the project.

Focus #1
on collective housing upgrading in Dhaka - Bangladesh

Dhaka, one of the most complex and densely populated cities in the world, faces an array of intricate challenges related to land and housing access. In this context, the program's primary objective was to pioneer a bottom-up, collective approach to resolving housing problems, a task often considered insurmountable due to the city's sheer scale. Drawing on a rich history of collaboration, the program engaged community-based organisations and networks that have actively opposed citywide evictions and worked to raise awareness of housing rights among communities.

Notably, this initiative gained momentum in the midst of the COVID-19 pandemic, underscoring the critical importance of health, housing, and community well-being in densely populated settlements with limited options for isolation and quarantine during contagious disease outbreaks. Emphasis was placed on the approach of improving health through design in these densely populated, low-income neighbourhoods. The project showcased different housing upgrade approaches for some of the city's poorest communities: on-site home improvements in the Gabtoli settlement and a community-led resettlement initiative where residents collectively purchased a new piece of land, co-designing their new settlement with shared amenities.

The Platform of Community Action and Architecture (POCAA) supported the four selected communities in this process as a technical assistance organisation. POCAA was founded in 2013 and brings together professionals (architects, engineers, urban planners, sociologists, geographers, etc.) who are committed to work for low-income communities in Bangladesh.

5 communities: Gabtoli City Colony, NBUS Adarsha Nogor Unnayan Shongstha, Dwipnagar community, Mohammadpur Chad Udyan community, Korail community

Housing projects

Housing for **67** families:

- **26** families reconstructed their houses on-site in the Gabtoli community
- **28** families constructed their new homes on new land they purchased in Singair
- **13** families built 2-story row houses in the Korail community

Infrastructure upgrading projects

6 infrastructure upgrading projects:

- **2** community gardens
- **1** community school
- **2** sanitation projects
- **1** drainage construction

Photography by Platform of Community Action and Architecture

Community empowerment

For the POCAA team, the development process involved months of intensive community consultation, studying existing practices, communicating with the locals about their problems, wants, and needs for communal space and recreational activities. In the Gabtoli settlement, the main **difficulty** stemmed from the **lack of community spaces**, which negatively affected social coherence. This issue became particularly pronounced as the '5 Model Cities' project started in the middle of the COVID-19 breakout in Bangladesh. With all schools closed and children confined to their homes, the absence of open spaces left only narrow alleys and an access road as their potential play areas. Recognizing this, POCAA initiated a small project, named 'Children-Led Co-Creation of a Vertical Productive Garden', in collaboration with the children's group. The project aimed at identifying play spaces and activities for people of all ages, especially for the children.

In its work with low-income communities, the POCAA team has developed several inspiring **methods** of community architecture. In fact, this project has been the ground for hands-on understanding and experience for many young professionals and students to reinvent community development so that they can be of use to this stratum of people.

Photography by Platform of Community Action and Architecture

Building solidarity & social cohesion

New pathways for communities

Multiple issues have been addressed through the housing projects, which have served as models for other communities looking for solutions. From land ownership issues to healthy housing and neighbourhood design, the participating communities have served as a resource hub for several other communities in Dhaka, and the process has been widely shared with local authorities and planners in order to influence policy development and city planning guidelines.

Community-led infrastructure

Several small interventions have been implemented to stimulate larger collective action within the communities. In the Gabtoli community, this included the development of a school and the introduction of a pedagogy system for the children who discontinued their education during the COVID-19 period, as well as the creation of a children's food-growing network in very land-limited settlements. In the Mohammadpur Chad Uddyan settlement, community members co-designed and built a new drainage canal, which brought the community together to work for their healthy neighbourhood.

Inclusion of youth

The opportunity to engage young children and establish a citywide network for them to learn, share ideas, implement them, acquire social skills, explore art, gardening, painting, and shaping their environments was one of the project's significant contributions.

Photography by Platform of Community Action and Architecture

Building self-confidence

Community architecture

Two very different housing models have been developed. First, 13 healthy and sustainable houses were constructed through collaboration between community members and architects within the extremely dense Gabtoli settlement, accommodating 26 families in total. Despite challenging conditions, this endeavour fostered a newfound sense of aesthetics, care, and aspiration among community members, resulting in well-maintained and organised homes. On the other hand, 28 families are in the process of designing their own housing to be built on land they purchased by themselves on the city's outskirts. This represents a rare example of collective and community-led housing for low-income settlements with limited resources in Bangladesh.

Recognising & legitimising

Knowledge dissemination

Extensive documentation was carried out through reports, photographs and films for national and international dissemination to propagate good practices and inspire others. Many renowned architects as well as students from domestic and foreign institutions have visited the communities to engage in discussions and learn from their experiences, thereby empowering and motivating the local residents.

City-wide network building process

Throughout the '5 Model Cities' project, contact with community networks was sustained to explore how this project can be most useful to the communities in need. The attempt to address the complex issue of low-income housing in Dhaka city has been communicated with government agencies, community networks, NGO networks, urban experts, academicians, and organisations directly involved in housing and infrastructure development in other cities or providing legal support to land and housing rights. The citywide network continued to expand with the integration of several community networks (such as BDERM, NDBUS, NBUS) and pro-bono legal support-providing organisations (like BLAST, COM etc.).

Inspiring pathways towards community development

Community savings and citywide housing fund

In Dhaka, communities received support for establishing savings groups and a citywide housing fund aimed at financing future collective housing projects. The project's beneficiaries had not been previously organised or mobilised. Then, savings were used as a mechanism to encourage community participation. In the first housing project in Gabtoli, women came together to form their own collective group called, 'Shapla Bosoti Unnayan Shomiti' and then decided on the loan repayment regulations. They all agreed to pay the total loan in 50 months, with 3000 taka each month, based on the area's current housing rents. The committee also decided to set a 200 taka fine if a family misses two consecutive payments without a valid reason. So far, the community has been self-sufficient and proactive in repaying the loan.

Youth involvement

Another noteworthy initiative was the introduction of innovative learning opportunities for children and youth, focusing on arts and the development of essential life skills. Children and young adults played a central role also in a citywide food-growing network, learning about planting and harvesting in the narrow alleys of their settlements. This investment in the younger generation, including the community's children and young architects who contributed to the design of these activities and interventions, is essential to foster active participation as an integral part of collective living for Dhaka's low-income residents.

Photography by Platform of Community Action and Architecture

Focus #2
on communities and local government partnerships in Iloilo - Philippines

The Homeless People's Federation Philippines, Inc. (HPFPI) was founded in 2000 and has been engaging and collaborating with governments for a long time, with positive outcomes. In Iloilo City, the need for housing is substantial, yet access to finance for affordable housing remains limited. In the context of the Philippines, municipalities and barangays lack the authority to finance housing construction; this responsibility lies with the national government. However, they can allocate funds for land acquisition.

This was precisely the point that HPFPI and the communities sought to leverage with the '5 Model Cities' project. HPFPI managed to establish an agreement with the Barangay Ingore, in which the authorities would provide resources for land purchase, while the Federation and communities would finance housing construction and improvements using the project funds.

Even with this arrangement, however, the project funds available would not be sufficient to respond to the housing needs of all families within the barangay. Criteria and a selection process were then established, prioritising households that had secured their land, were ready to start construction, and did not benefit from other sources of support.

The strategy included the construction of incremental housing and the provision of materials to families who had already started the construction of their houses but had been unable to complete it. A revolving fund mechanism was implemented so that the project funds would not be used on a one-off basis through grants, but could continue to support more households in the long run. Additionally, a labour counterpart was asked from beneficiaries to further reduce construction costs. The Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII), which serves as the intermediary support NGO for HPFPI, supported the project's fund management and the national-level coordination.

This project has facilitated an expanded collaboration with the barangay, contributing to the formulation of its 9-year Shelter Plan with support and input from HPFPI, which has been leading the processes of community mapping and surveying.

10 communities: Better Place HOA (Barangay Ingore); River-View HOA (Barangay San Isidro, Jaro); New Baldoza HOA, Ati Tribes community (Barangay Lanit, Jaro); KABALAKA HOA (Barangay Calumpang, Molo); Barangay Ungka community (Jaro), Barangay Quintin Salas community (Jaro); Barangay Cubay community (Jaro); Barangay Jereos community (Lapaz); Barangay West Habog (fire victims) community (Molo).

Housing projects

Housing for **91** families:

- **55** families that had been formerly evicted and relocated to nearby land upgraded their homes
- **36** families that had been formerly evicted got assistance to build their new homes incrementally

Infrastructure upgrading projects

13 infrastructure upgrading projects:

- **2** drainage construction projects
- **4** Public Address system installations
- **1** catfish farm
- **1** community garden
- **1** solar-powered street lighting project
- **2** water supply systems
- **1** communal WASH and kitchen facility
- **1** community centre renovation

Photography by Homeless People's Federation Philippines Inc.

Community empowerment

In the process of HPFPI's support to the communities, the main **difficulties** were related to the **COVID-19** pandemic. Restrictions demanded an adaptation in organising meetings due to the limitations on the number of people allowed to gather. Additionally, families' incomes were impacted, which forced them to search for additional sources of revenue. This compromised their availability for labour contributions to building their houses, thereby sometimes delaying the construction progress.

Drawing on their long experience of working alongside communities and the trust built over the past two decades, HPFPI has implemented various support **methods** during this citywide mobilisation and upgrading process. Their activities always put residents at the centre of all processes, empowering and capacitating them to carry out their housing projects, and achieve community goals.

Recognising & legitimising

Multi-stakeholders collaboration

The project helped strengthen collaboration and understanding between communities, practitioners, and governments. Thanks to HPFPI's support, the local government unit of Barangay Ingore agreed to allocate land for resettlement, basic services, and infrastructure. A Local Shelter Plan (LSP), analysing the present local housing situation and defining strategies and an implementation plan to realise the housing objectives, was drafted in partnership with the government. This plan will serve as a framework for more localised planning and can be replicated in other cities.

Building self-confidence

Community organisation

With the aid of technical and financial support, community members and leaders became more active in advocating for tenure security and ownership status, particularly in resettlement contexts. People have also become more convinced of the benefits of savings, which has led to the expansion of the community savings network citywide. Equipped with a clear understanding of their priorities and needs, and with the support of assistance organisations like HPFPI and PACSII, the community has been able to defend and advocate for their interests before their local government and other stakeholders.

Women's force

The organised force of women has been impressive and instrumental in the project outcomes. Throughout this process, they were able to come up with solutions that were considered unattainable before.

Enhancing knowledge & skills

Capacity-building activities

The communities improved their skills through savings training for collectors and a basic housing design workshop for housing beneficiaries. In community upgrading projects, residents had the opportunity to put their construction management skills into practice by forming different teams (e.g., construction team, procurement team) to implement their projects. During the formulation of the Barangay Local Shelter Plan (LSP) for Ingore, community leaders also participated in various training and workshops, including sessions onform-building and data gathering using Kobocollect, as well as an LSP workshop and writeshop.

Photography by Homeless People's Federation Philippines Inc.

Building solidarity & social cohesion

Secured land and revolving fund

The community involved in this project has been engaged since its inception. Access to secure land tenure was a significant motivator for community members' participation. However, the funds provided through the project could only cater to the housing needs of around 90 families, out of 300 living in the community. To address this, a revolving fund mechanism was then put in place, to ensure the invested money would return to the community and allow for the construction of more houses.

Citywide funds

Repayments collected from the project beneficiaries constitute part of this revolving fund that will help other communities in the city facing resettlement, eviction threats, or living in poor conditions. These funds assist the purchase of housing materials for those in need. So far, the collected repayments have already enabled 8 additional families to receive this support.

Self-build

Since the funds were very limited and the demand was high, the community contributed to the construction of their houses through their labour, thereby reducing construction costs.

Inspiring pathways towards community development

Community savings

In the case of Iloilo, project beneficiaries were not previously organised or mobilised. Savings were then used as a tool to foster resident mobilisation. In the Philippines, those savings groups do not take the form of cooperatives, given the bureaucratic requirements involved. However, residents are grouped into structures of 10 to 15 members, and they elect who will be responsible for money collection and record-keeping. Within the Federation, membership in the savings groups is a prerequisite for accessing loans and project funds. Participative management is at the core of such groups: at their inception, members decide on the minimum monthly savings amount. HPFPI's role, on the other hand, is to ensure that they are equipped in the best way to manage their savings. The savings are centralised at the KaBaLaKa Area Resource Center, under the HPFPI-Iloilo branch, which manages a city-level fund. In order to avoid mismanagement of savings, given the informal nature of these groups, HPFPI established several guidelines and systems for financial monitoring. The reallocation of loans given through the '5 Model Cities' project allowed the identification and support of new families in need of housing.

Photography by Homeless People's Federation Philippines Inc.

Focus #3
on savings cooperatives in Jakarta's kampungs - Indonesia

Jakarta has grappled with forced evictions for decades. To counter the government's default approach, urban poor communities in several kampungs within the city began organising themselves with the assistance of the Urban Poor Consortium (UPC), an NGO dedicated to advocacy for housing rights and social equity. Their collaborative mission aimed to present viable alternatives to eviction and relocation in public rental housing units on the outskirts of Jakarta. Instead, they tried to demonstrate examples of on-site upgrading of poor communities, to gradually influence governmental policies on land and housing, and leverage increased allocation of resources.

The '5 Model Cities' project emerged as an opportunity to diversify the array of possibilities, showcasing new examples of housing and infrastructure development led, conceived, and managed by the poor communities themselves. Since 2008, 26 of Jakarta's urban poor communities have united into a network known as Jaringan Rakyat Miskin Kota (JRMK), with 23 establishing cooperatives. The JRMK network collectively determined which communities should be prioritised for the project and what improvements they desired to undertake. Ultimately, they decided to improve housing conditions in two communities in Northern Jakarta and support the implementation of smaller-scale infrastructure and livelihood development endeavours across various other sites in the city.

Throughout the project's duration, UPC facilitated community organising and supported citywide cooperative coordination, while Rujak Center for Urban Studies (RCUS) and Arsitek Kampung Urban (AKUR) provided technical assistance. RCUS, a think-and-do tank committed to urban transformation and environmental consciousness, closely collaborated with the community to formulate upgrading designs for the settlements and offered technical guidance throughout the project stages. Meanwhile, AKUR's role in the project consisted in providing technical support in the development of biogas infrastructure projects.

8 communities: Kampung Marlina, Kampung Kali Apuran, Kampung Rawa, Kampung Gang Lengkong, Kampung Kembang Lestari, Kampung Muka, Kampung Kebon Bayam, Kampung Elektro.

Housing projects

Housing for **21** families:

- **7** families reblocked and upgraded their houses on-site in Kampung Marlina.
- **14** families organised, and designed their proposed land sharing scheme, managed to have their land converted to residential use, and secured funds for new construction in Kampung Gang Lengkong.

Infrastructure upgrading projects

22 infrastructure upgrading projects:

- **6** biogas projects
- **3** community centres upgraded
- **9** toilet units
- **4** drinking water systems

23 cooperatives have been registered, totaling **3,946** members as of July 2022.

Photography by Urban Poor Network of Jakarta, and Urban Poor Consortium

Community empowerment

The main **difficulty** in engaging communities within the context of informal settlements is the **uncertainty surrounding their legal status**. Generally, the lack of secure land ownership can hinder residents' participation in upgrading, since they remain exposed to potential evictions and resettlement. Because of that, it is hard to convince residents to participate, given that any improvements they make to their housing and environment don't guarantee their ability to stay in their territories - and if evicted, all their efforts could be in vain. This pattern, however, is not observed during emergencies, such as receiving an eviction notice, in which cases participation tends to surge due to the concrete threat posed.

The three support organisations have developed a solid experience and knowledge over the years working with the communities in Jakarta's informal settlements. They are now well known and trustworthy actors, with proven community work **methods**.

Building trust

Foster commitment

For the '5 Model Cities' project, JRMK along with UPC had to hold several meetings to sensitise housing cooperatives on the importance of the project and its potential implications at the policy level.

Enhancing knowledge & skills

The **main capacity-building** activities included workshops on cooperative management, encompassing training on financial tracking and reporting. Participants also engaged in learning-by-doing courses on housing design facilitated by the project's architects. The initiative also focused on raising awareness on gender inclusivity, promoting the participation of women, and empowering them to make decisions regarding the project.

Building solidarity & social cohesion

Concrete examples in the improvement of housing alleys

In the Kampung Marlina cooperative, some residents were initially hesitant to participate in the project. In order for the results to be impactful, it was crucial for most households to be involved in the project; otherwise, the improvements would be scattered and less noticeable, potentially hindering their policy and advocacy efforts. Consequently, the team decided on a two-phase strategy: first, improvements would be implemented in the households willing to participate. Then, once these improvements were made, other neighbouring households could witness the concrete examples, which ended up convincing more families to take part in the project.

Recognising & legitimising

Advocacy

The '5 Model Cities' project was another stepping stone in Jakarta's community-led advocacy efforts for land and housing rights. It became another example of participatory planning with significant involvement from cooperatives, thus reaffirming the effectiveness and feasibility of such approaches in the eyes of the government and other stakeholders. It also helped prompt revisions to the land zoning regulations for several kampungs in Jakarta, following persistent efforts to reclassify the land for residential purposes. In fact, in 2022, all communities in the JRMK network successfully obtained residential land zoning designations. Beyond that, the good collaboration with the Jakarta government helped the communities leverage additional funds for their housing upgrades.

New pathways for housing

Both housing projects highlight the need for and feasibility of new schemes in housing development. In Kampung Marlina, the project not only succeeded in repairing houses but also in improving the condition of the alleys, resulting in a better and healthier environment for the residents. In Gang Lengkong, even though construction did not start yet, the process facilitated significant achievements. These include obtaining approval for the conversion of land zoning to permit residential development (a huge precedent for other poor kampungs), securing a building permit, having the kampung prioritised for development with a Governor's Decree, and securing a commitment from the Jakarta Government for land use rights. The residents also designed a land-sharing proposal and negotiated a much higher compensation from the developing company, which will be used for the construction of their new houses once the land status is clarified.

Photography by Urban Poor Network of Jakarta, and Urban Poor Consortium

Inspiring pathways towards community development

Community savings

Savings groups have been operating in Jakarta for many years. Around 2018, the structure of those groups changed, and they have since been organised in the form of cooperatives. A key objective behind this transformation was to empower communities to assume ownership and management of assets, including land and housing. Cooperative members contribute monthly savings, thereby accumulating capital to develop different projects, ranging from land acquisition to housing improvements and income-generating ventures. Through the '5 Model Cities' project, Kampung Marlina became a site for demonstrating a housing development initiative led and managed by cooperatives in Jakarta. Homeowners participating in the project had to save an amount equivalent to 10% of the loan allocated to them before their house became eligible for upgrading. The project funds received by UPC were then transferred to cooperatives established in the different participating kampungs, which in turn were responsible for project development in their respective locations. The project accelerated the expansion of community cooperatives as collective subjects of development, setting an important example for other cities.

Photography by Urban Poor Network of Jakarta, and Urban Poor Consortium

Focus #4
on community-led post-disaster reconstruction in Mahalaxmi - Nepal

The project was developed in two historical areas within Mahalaxmi (Lubhu and Siddhipur), which were severely affected by the earthquake that occurred in Nepal in 2015. Several of the poor families in those communities had not been able to reconstruct or repair their homes, with many living in temporary and precarious structures they put together from rubble or cheap materials, at times even missing windows and doors.

Community mapping had already been conducted, identifying the priorities and needs of families living in those communities. On the basis of this data, Lumanti Support Group for Shelter and the local city-wide community network called Didi Bahini Savings and Credit Cooperative were able to plan activities and interventions targeting the communities' needs. Moreover, the communities from Lubhu and Siddhipur participating in the project were already organised and mobilised within local saving groups, which formed the basis for their collective action.

Lumanti Support Group for Shelter is a non-profit organisation established in 1994 with a dedication to alleviating poverty in Nepal by improving shelter conditions. Lumanti focuses on slum upgrading, housing projects, savings & credit programs, water and sanitation interventions, research, advocacy, strengthening community organisations, and supporting linkages between cooperatives nationwide. The Didi Bahini Cooperative serves as the women-led community network in the city of Mahalaxmi, working with over 1,200 families across four different wards in the municipality. Didi Bahini played an instrumental role in the inception, organisation, planning, and implementation of the upgrading projects in Mahalaxmi. The Community Women Forum (CWF), a nationwide network of more than 42 women-led cooperatives in Nepal, supported Didi Bahini in expanding collective savings to new areas and now manages the revolving funds established with the project's support.

Photography by Lumanti Support Group for Shelter

2 wards: Lubhu and Siddhipur

Housing projects

Housing for **40** families:

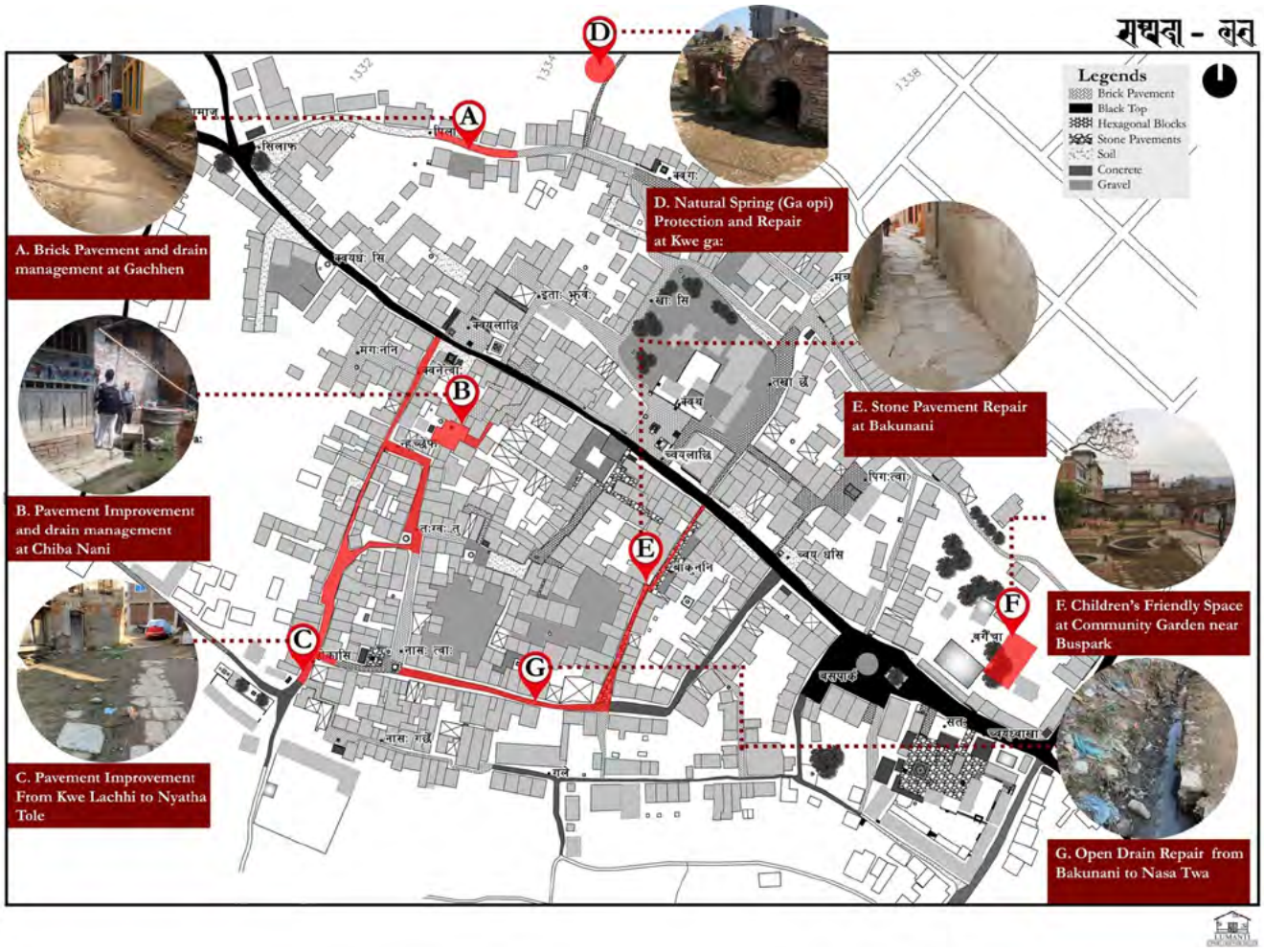
- **20** families reconstructed, upgraded or repaired their homes in Lubhu.
- **20** families reconstructed, upgraded or repaired their homes in Siddhipur.

Infrastructure upgrading projects

13 infrastructure upgrading projects:

- **8** pathways/courtyards paved
- **2** green parks
- **2** water supply improvements
- **1** sanitation project (public toilet)

Photography by Lumanti Support Group for Shelter



Community empowerment

Apart from the COVID-19 pandemic, a particular **difficulty** in this project concerned the **limited availability of funds**, which could not cater to the needs of all the affected communities. A set of criteria was established by the savings groups involved to determine which families could benefit from the allocation of resources. This challenge was collectively addressed by the community, Lumanti and other stakeholders who worked together through a committee established at the ward level. To ensure this investment could continue benefiting the community as a whole, the project funds were allocated as loans to the beneficiary families, and the repayment of loans will allow the gathering of resources that can benefit further families.

Recognising & legitimising

Multi-stakeholder collaboration

The project engaged and built strategic collaboration among the community, its organisations, cooperatives, and ward- and city-level authorities. This is not only a change in culture and politics but also manifests in increased financial support from local governments. The project also gave an opportunity to integrate the important topic of heritage into low-cost and people-driven development. A Heritage Houses Fund for traditional settlements was established in Kathmandu Valley with the coordination of the CWF. These partnerships (e.g. "City Heritage Management Committee") will go beyond the project's lifespan.

MoU with local governments

The project made it possible to implement an MOU with local governments, and that recognition helped Lumanti move things on the ground. The engagement between municipalities and the community was very beneficial to build trust, and many things were achieved out of this collaboration. For instance, the local government was able to allocate further resources for infrastructure improvements, which amplified the impact of the project.

Working in a post-disaster context requires special expertise and a strong focus on community needs. Lumanti has developed appropriate and inspiring **methods** to enable communities to become active players in the reconstruction process of their habitat.

Building self-confidence

Committees at the city-level

To organise residents and facilitate decision-making and collaborations, the project formed committees at the community level, at the ward level and at the city level. Savings group leaders had a seat at the ward-level committees so that community voices could be heard. At the city level, the heritage management committee comprised the mayor, the Chairperson of the Didi Bahini cooperative, Lumanti, and the ward chairs of Siddhipur and Lubhu. The ward sub-committees at Lubhu and Siddhipur were led by the ward chairs, and also included community and cooperative representatives. This sub-committee was the linkage between the local communities and the municipality. At the community level, user committees consisting of community representatives were formed for the implementation of infrastructure projects, such as paving, gardening or pond construction.

Photography by Lumanti Support Group for Shelter

Enhancing knowledge & skills

Training

Many community members, in particular women, youth, and children, participated in various training sessions on different subjects. Training was also provided to the saving groups for financial management, entrepreneurship development, enhancing their traditional crafts, and implementing sustainable waste management. All these actions aimed at promoting community-driven heritage management and encouraging these communities to nurture and respect the cultural values of their settlements.

Building solidarity & social cohesion

Community savings

Communities were already organised around collective savings before the project started, so there was already an important mobilisation in place. They had been working together as a savings cooperative at the city level.

Women's protagonism

The collectiveness fostered at the centre of the women's cooperatives has empowered them and provided them with a platform to share their struggles, experiences and wishes. This unites and binds them together beyond savings and projects, and has helped their mobilisation through hardships and crises. The social support provided by the group is an important and paramount force that reaches beyond housing.

Experience exchange

Lumanti and the CWF organised different experience exchanges between new cooperative members and well-established savings cooperatives so that the benefits and successes of collective savings could be shared, and new members could be inspired by the accomplishments of community mobilisation. These exchange visits were organised for the community members of Lubhu and Siddhipur to other areas such as Thecho and Bungamati where the post-earthquake community rehabilitation process was very strong. Site visits to successful projects were organised so that new members could see the improvements on site and also plan similar processes in their areas. This was also an important means of creating links and solidarity.

Self-build

Due to the unavailability of municipal funds on time, the progress in infrastructure construction was delayed. Users Committee Groups mobilised family members to contribute labour for infrastructure development to speed up the construction.

Inspiring pathways towards community development

Community savings

Significant efforts have been dedicated to advancing community savings initiatives across Nepal. Over 42 women's saving cooperatives have been established, with a combined membership of more than 45,000 women. These initiatives have empowered vulnerable communities to consolidate their resources and improve their quality of life in areas such as housing, income generation and infrastructure development.

Within the framework of this project, the funds allocated to families were given in the form of loans, which are being repaid to the CWF. To manage the repayments, a revolving fund was established and is currently managed by the CWF. The goal is to make those funds accessible to cooperatives throughout the Kathmandu Valley, beyond the confines of Mahalaxmi. Once the guidelines for the revolving fund were established, they were disseminated to all cooperatives in heritage settlements across the Kathmandu Valley, so that they could identify vulnerable families in need of housing improvement support within their respective areas and offer them low-interest loans. To this date, an additional 10 families from other heritage settlements have applied for and benefited from this revolving fund, expanding the total number of beneficiaries to 50 families. And more families are in the process of accessing support through this initiative.

Photography by Lumanti Support Group for Shelter

Focus #5
on women-led slum upgrading in Yangon - Myanmar

Yangon's collective housing movement emerged around 2008, shortly after the devastating Cyclone Nargis, in response to the vast needs for reconstruction and recovery from the disaster. With facilitation from the NGO Women for the World (WfW), poor women squatters began organising themselves into savings groups with the goal of purchasing small plots of accessible land — mostly farmland in the city's peripheries — to collectively construct better homes for their families.

Over the span of a decade, 11 such housing projects emerged in Yangon until the regional government finally recognized the value of this practice and committed its support to scale up the initiative. In 2019, the regional government introduced the Mae Myit Thar housing program, under which land would be provided by the government to implement collective housing projects for 6,000 of Yangon's poorest families, complete with infrastructure implemented by the municipality. The first 1,000 housing units were planned, constructed and delivered to families within the program's inaugural year in 2020. These units were financed through loans obtained by the residents from a microfinance company.

The '5 Model Cities' project provided an opportunity to complement this initiative and pilot alternative schemes for upgrading. Initially, the project intended to carry out the first-ever on-site slum upgrading project in Yangon, to which the government was quite receptive and supportive. However, soon after the start of the project, the military seized power in a coup d' état, which left all ongoing negotiations with the previous government in limbo. Community mobilisation and large gatherings - on top of the pandemic - were impossible to carry out, with important risks to all those involved, as martial law was applied in several townships and prohibited any gathering of more than 5 people.

Given the unstable political situation, the project had to adapt to what was possible to be carried out in an extremely vulnerable and volatile context. The strategy adopted by the WfW team and the Women's Savings and Development Network (WSDN) was to strengthen what was already in place, aiming to consolidate existing housing projects and development practices, and address pressing needs — either emerging ones or needs that had been left unaddressed due to different constraints.

Within one of the housing projects that were implemented under the Mae Myit Thar housing program, a small portion of land initially designated for communal facilities was used to construct new housing for 30 families. Similarly, the small upgrading initiatives were used to fill in gaps in existing collective housing projects across Yangon. Several settlements, for example, did not have a water supply despite being promised by the municipality, and the grant helped implement this much-needed infrastructure. The growing food insecurity many people face was addressed with the establishment of community gardens in two of the housing projects. Also, three community centres were upgraded to respond to the growing demand for increased privacy and security.

More broadly, the citywide process was strengthened significantly, driven by the communities' survival instincts and their determination to preserve their homes. There has been a growing need for mobilisation to restructure the savings scheme and adjust loan repayment terms and interest rates to reflect the ongoing struggles everyone has with their livelihood. Also, exposure visits and exchanges between communities have been vital to sharing good practices with each other, adopting smart solutions, and getting emotional and spiritual support in dire times. For example, after seeing the operation of the cooperative market in the East Dagon settlement, the residents of the Shwepyithar settlement started conversations about how they could plan, fund, and implement a similar initiative in their own community.

6 communities Mae Myit Thar (MMT) Shwepyithar community, MMT East Dagon community, MMT South Dagon community, Hnin San Pan I community, Taw Win community, La Min Eain community

Housing projects

Housing for **30** families:

- **30** families constructed their houses on government-owned land in the Mae Myit Thar East Dagon housing project

Infrastructure upgrading projects

10 infrastructure upgrading projects:

- **2** community gardens
- **3** water supply systems
- **3** community centre renovations
- **1** cooperative market
- **1** road pavement

Community empowerment

The context of social and political turmoil was the main **difficulty** in pursuing community mobilisation. The prolonged challenges resulting from both the pandemic and the coup led to fatigue among many community members. Some groups decided to temporarily halt their savings activities due to their already drastically reduced incomes.

Photography by Women for the World

Photography by Women for the World

Women for the World is a social development organisation that has been engaging with informal communities across the city of Yangon for several years. By focusing on women's empowerment and community-led housing in informal settlements, the committed team has developed effective collaborative work **methods** with the local communities.

Building solidarity & social cohesion

Community organisation

The women's network got stronger through workshops, training, and exchanges that allowed for the organic transfer of ideas from one township to another. The project was also crucial to mobilise more savings members and restructure the financial schemes in challenging times.

Tangible evidence

Witnessing what is possible when poor communities organise contributed significantly to mobilisation efforts. When there's tangible evidence of streamlined progress and the concrete impact of collective action, there's constant motivation to persevere. Visiting other communities where this process has improved residents' lives is key to foster mobilisation and sustaining momentum.

Shared struggle

The previous administration had facilitated the construction of about 1,000 houses on government-owned land through the Mae Myit Thar scheme, but official land titles were pending when the military took control. This left these communities vulnerable to land grabbing, evictions, or exploitation. Faced with this threat, residents united to continue their development, consolidate their settlements, and present themselves as 'model communities' deserving to remain in their current locations. Meanwhile, numerous slum settlements across Yangon, lacking that level of unity and collective organization, have been facing evictions without as much of a chance of negotiating with the current administration.

Recognising & legitimising

Consolidation of housing model

The project allowed the consolidation of the then recently-introduced Mae Myit Thar housing program, and secured vacant land for more families, implemented infrastructure that was promised by the state but never delivered, and sharpened the network's approach to collective housing. All this happened against the backdrop of massive evictions and the destruction of homes in Yangon and across the country.

Documentation of knowledge

In the continuing dire circumstances of Myanmar, the project was valuable in producing more knowledge and building evidence that can help shape community-led housing when the conditions allow for its expansion. The project is important evidence for the collective housing model and its resilience in times of crisis.

Enhancing knowledge & skills

Financial capacity

WfW organised several capacity building opportunities for new and existing housing project members in Yangon, focused on financial management, accounting, and operating the different community funds and credit schemes available within the Women's Savings and Development Network. Additionally, WfW facilitated cross-community exchanges within the city to encourage shared learning, and conducted a short series of training sessions aimed at enhancing people's income generation through the production of handmade goods and food items (e.g. soap bars, candles, spice mixes, candied fruits, shrimp paste and others), which community members could sell at their new cooperative market in East Dagon or elsewhere.

Inspiring pathways towards community development

Community savings

The Women's Savings and Development Network was established in 2010 with facilitation from Women for the World and support from the Asian Coalition for Housing Rights. Its objective has been to provide crucial financial services and empowerment programs tailored to women's needs in Myanmar's largest city. Through its savings and credit initiatives, it fosters economic independence and community development among women in low-income settlements. The network primarily operates in Yangon, where its membership reaches around 3,000 women, but smaller affiliated savings networks have emerged in other sites of Myanmar, such as Mandalay and Rakhine.

Similar to the other 'model' cities, the women's network in Yangon typically utilised grants for housing and infrastructure as low-interest loans, supporting a revolving fund for long-term benefits among low-income families. However, given the difficult situation faced by the country, plans to contribute to the city-level revolving fund had to be changed. To ease the burden on families experiencing hardship amid the social and economic crisis, project funds were allocated to them in the form of grants.

Conclusion "5 Model Cities"

These five cases are all based on the principle of triggering city-wide transformation. Departing from a project-based approach that is limited in scope, geography, and involved actors, the organisation partners and community networks in the 'model' cities adopted a **city-wide approach**, aiming to create vibrations that spread throughout the entire city, link up with governments and other stakeholders to raise awareness and leverage their support, and connect communities to learn from and support each other throughout the project and beyond. This is very effective and valuable when aiming for long-lasting impacts and the establishment of partnerships with public authorities and private actors. It allows for a more comprehensive approach to housing on a wider scale.

The city-wide revolving funds established and the collective savings implemented in different communities were essential for the project's development and success, while they allowed for a greater number of communities to access resources for their housing projects. They also constitute an important instrument for negotiation with public authorities, showcasing the capacities and collective organisation of communities, and significantly influencing local and regional authorities to extend support — be it in the form of land allocation, infrastructure budgets, or land use rights. Additionally, proactive community engagement attracted diverse stakeholders, enriching the project with additional resources and expertise.

Besides that, the capacity-building activities carried out also contributed to the overall development of the involved communities, beyond the housing dimension. By coming together, mobilising around a common goal, and receiving training in various skills, residents not only enhanced their social cohesion, solidarity, and a sense of collective purpose but also had far-reaching impacts on different aspects of their lives.

Integral to the '5 Model Cities' project was the dynamic exchange of ideas and practical insights among partners. Over 2.5 years, this robust knowledge-sharing facilitated the transfer of successful methods and practices between cities. The consistent engagement of practitioners and community leaders played a pivotal role in enhancing the project's progress through this knowledge exchange. The role of professionals with the right skills and sensitivity to engage in these processes has been crucial, not only for providing technical assistance and guidance but also co-advocating for collective housing, becoming allies of the communities, and equipping the younger generations with the skills and principles necessary to carry forward this much-needed work.

Ultimately, a crucial aspect of the Model Cities experience rested in prioritising processes over mere 'projects.' Strengthening community capacity, fostering awareness, and empowering residents to claim their rightful place in spheres previously inaccessible highlights the transformational nature of a robust process. This approach not only empowered communities to shape their living spaces but also elevated their participation in the entire planning and implementation phase.

Photography by Women for the World

Photography by Women for the World

CONCLUSION

As we look at these 9 realities on the ground, the first thing that stands out is the incredible potential of CLH projects to enable low-income communities to realise their right to adequate housing. Whether building, renovating or upgrading housing or infrastructure, in informal or planned neighbourhoods, when local communities are organised and have access to adequate technical and public support to become the main actors of their processes, the result is safe, inclusive, permanently affordable housing with a high social and environmental value. In fact, **by sharing the common goal of guaranteeing access to adequate housing through community-led processes, they all have led to results that go beyond housing.** They create resilient and cohesive communities, nurturing supportive environments, empowering residents as active citizens with knowledge and skills to defend their rights, as well as manage and build their territories through collective action in a way that is adapted to their needs.

Although a number of factors come into play for community-led processes to succeed, the main not-so-secret ingredient is the community itself. **And what do we mean by community here? Basically, a group of people who pool their efforts and resources to achieve a common goal.** In these specific contexts, these are people on low incomes, generally living in precarious and informal conditions, and whose basic rights are not recognised. In some cases, such as in informal settlements, communities will be linked to a common place and already have a certain level of organisation. In other cases, where people are not yet living together, the group of future residents has yet to be formed and organised. Thus, what defines a community here is not so much territoriality as solidarity[3] and a shared vision.

Of course, each context will bring its own specific challenges. And we can see that each project adapted its actions to its own local complexity. **Some difficulties are related to external factors**, some of which are impossible to control, such as an unexpected pandemic, climate change or recurrent economic and political crises. There are also other factors to consider, which can jeopardise the project and can lead to the demobilisation of the residents involved. These are mainly linked to **the length of time it takes to bring CLH projects to fruition.** Pioneering projects are particularly concerned, as they are the bearers of little-known or unknown models. For them, it is a real uphill battle to get the right recognition and support, particularly in terms of the public policies that will facilitate access to funding and land. But even for long-established models, the fight to defend gains and improve conditions never stops. On top of that, the participatory process itself requires time and commitment. A construction project is in itself a process that can last several years, and even more so when it is driven by local residents. Because it will necessarily involve a diversity of players as well as more time for discussion and capacity building (and sometimes self-building), it will also make the projects more complex than ill-suited profit-driven housing development.

Internal difficulties can also have a serious impact on the progress of a CLH process. These difficulties crystallise mainly in internal conflicts within the residents' group or between residents' groups at a neighbourhood/community level. These conflicts can be rooted in various factors, such as lack of trust, fatigue, misunderstandings, lack of dialogue, fear, polarisation (e.g. political), loss of memory about the project, changes in people or leaders and personal disputes. It is also interesting to note that a lack of a tangible threat can act as a brake on community mobilisation.

[3] Bhattacharyya, J. (2004), "Theorizing Community Development" in Community Development Society Journal 34(2):5-34.

Whatever the situation, the main challenge will be for the group of people to strengthen their abilities and their power to act, so that they become the main players of their collective endeavour. As we are talking about community-led processes, let's take a look at **the different but interlinked actions, conditions and factors that enable a group of residents to overcome the difficulties and create a strong and resilient community**, in order for them to achieve their goal, and ultimately lead to their emancipation[4].

Multi-stakeholder collaboration

Building an empowered community is not a matter for the community alone. In fact, it is essential for the community to benefit from support at different levels. It clearly appears that the **technical actors** (NGOs, architects, engineers, lawyers, social workers, etc.) and the **public actors** (local governments in particular, but also national and regional governments) play a fundamental role in supporting and creating adequate conditions for communities to strengthen themselves and achieve their objectives.

We can see that technical support actors are crucial as they work hand in hand with the local communities, bringing their expertise in various fields related to housing, urbanism, territorial development, advocacy and rights defence, management, social work and much more. They are all highly committed to the communities' cause. And as they will be permanent partners of the community throughout the process and beyond, the cornerstone for them will be **to build trust** with the local residents. Their posture as an accompanying actor and their ability to develop the right participatory methods will be key in the success of the project. Along the way, they will also have the role of **bringing visibility** and help communities **to build legitimacy and recognition**, particularly from the public actors.

Photography by Bénédicte Hinschberger

[4] Freire, P. (1970). Pedagogy of the Oppressed. New York: Seabury Press.

In order **to build capacity** and achieve the objective of becoming a strong community capable of self-managing a CLH project, the groups of residents will have to act together on three fundamental interlinked dimensions.

Build self-confidence & self-reliance

Having residents at the forefront of their housing development and at the heart of decision-making empowers them to carry their projects forward, despite the difficulties encountered. Throughout the CLH process and as they move forward together, residents gain confidence in their abilities, knowledge and resources. “People are the solution!” says ACHR; “the key resource to solve our enormous problems of poverty and housing is the people who experience those problems directly, who are most urgently wanting change and most vitally motivated to resolve those problems. The poor themselves represent Asia’s greatest and least-tapped development force”. **Building leadership, practising critical thinking, valuing local knowledge and lived experience, learning to take control of decision-making processes and to negotiate with a wide range of actors** are all essential ingredients for communities to build self-confidence and move towards self-reliance.

Photography by Urban Poor Network of Jakarta, and Urban Poor Consortium

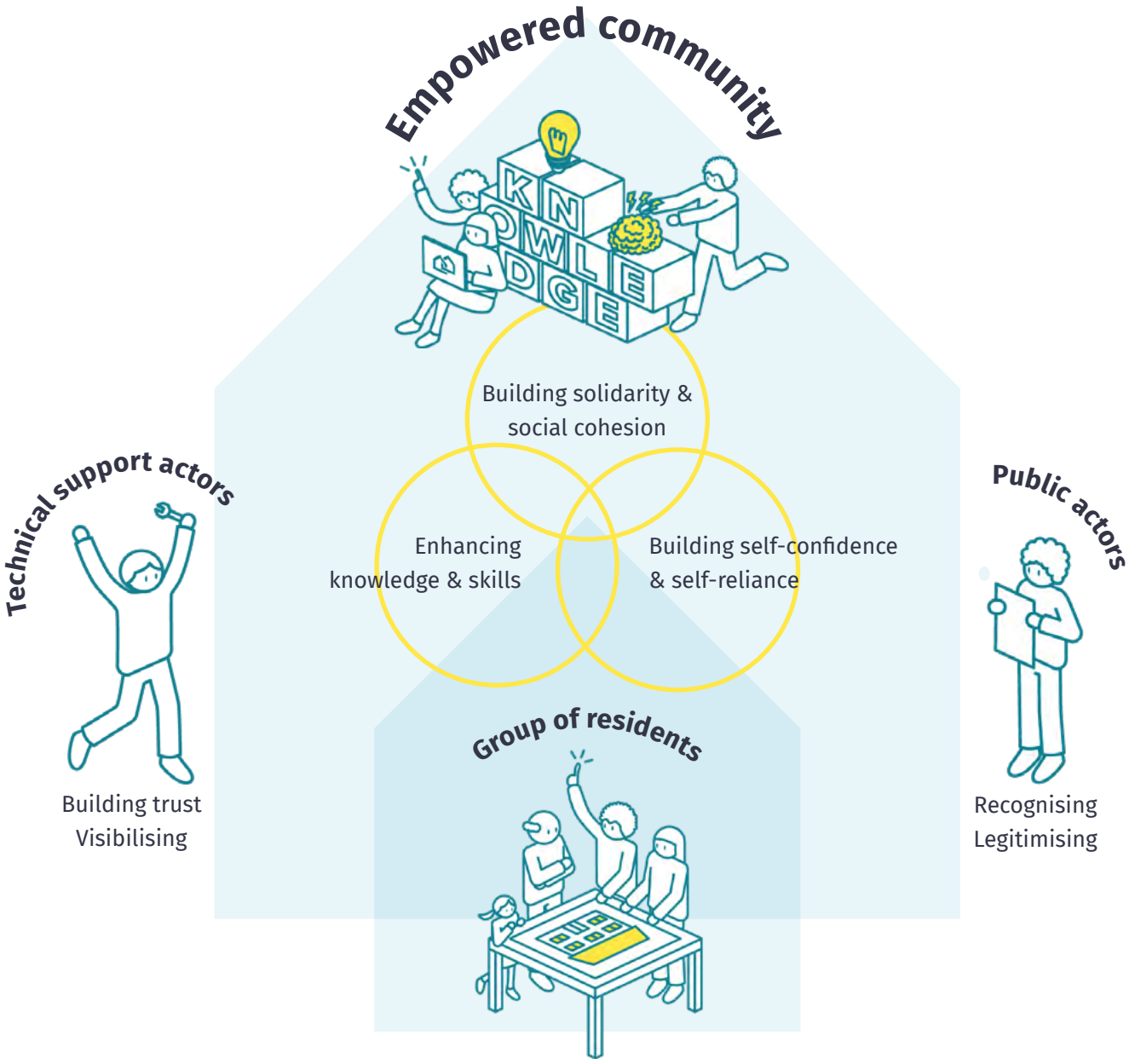
Photography by Multipro

Build solidarity & social cohesion

By sharing a common struggle, residents find in the collectivity the necessary force and resources to advocate for their needs and fight for their rights. On the way to realising their CLH project, they will **build a community and a sense of belonging by forging links based on respect, solidarity, dialogue and inclusion**. As they move forward, they will create links beyond their project and will become part of a wider movement, whose main strengths will be mutual support and mutual learning. Women's leadership is exemplary in this respect. The power of organised women is a driving force for the communities, as it lays the foundations for broader struggles against discrimination and inequalities. Those women create spaces of solidarity to share and address personal struggles, and they foster collective mechanisms and awareness to tackle gender-based and racial violence in the communities, the neighbourhoods and sometimes on a larger scale.

Enhance knowledge & skills

By acquiring knowledge and awareness of their housing, civil and civic rights, as well as of the various legal aspects related to housing and to CLH in particular, and by developing management skills (administrative, financial, conflict, governance, etc.), public speaking and advocacy skills, as well as technical skills related to the built environment, **communities will improve their self-management abilities**. In some particularly disadvantaged contexts, CLH processes can even create spaces and mechanisms which enable people in precarious situations to gain access to literacy training. Furthermore, by fostering opportunities for social and solidarity economy, CLH projects will be able to develop local economic activities, thus offering perspectives to the younger generations and participating in building thriving communities.



3 vectors of capacity building and empowerment

Community savings

The community-led financial mechanisms implemented in Nicaragua, Senegal and through the different cities in Asia act not only as means for accessing affordable and ethical finance for community-led projects, but also as an instrument of mobilisation and empowerment of residents. The training, organisation and decision-making at the centre of those savings groups and revolving funds empower residents to manage their resources while deciding how to best spend their funds. This contributes to the appropriation of projects by residents and strengthens their implication and their self-confidence.

Popular education

Creating common spaces to learn, exchange and reflect is essential for residents to come together and enhance not only their knowledge and skills but also strengthen their links and their sense of belonging. By developing and applying popular education methods, the self-managed schools in Uruguay and Nicaragua enhance residents' skills but also empower them by creating safe and inclusive spaces where the key aim is to collectively build an understanding of harmonious "coliving" (convivencia in Castilian). In Brazil, the spaces for learning workshops are accompanied by ludic and festive activities to foster mobilisation and preserve the memory of the projects over time.

Umbrella organisations and grassroots networks

All 9 experiences show the importance of linking communities together, so as to strengthen their power to act at different levels and fostering solidarity and social cohesion. By coming together in international coalitions (e.g. ACHR), networks of local communities (e.g. city-wide networks in Asia and Brazil) or umbrella organisations at local level (e.g. Nicaragua) and national level (e.g. Uruguay), residents increase their capacity for advocacy and foster the recognition and legitimacy of their actions. Collaboration and experience exchanges between communities empower residents by making them feel part of a bigger movement, while providing supportive, inspiring and creative environments.

Photography by Platform of Community Action and Architecture

Photography by Multipro

What stands out across these 9 experiences on the ground is the **growing engagement of communities and the collective actions that bind residents together**. Besides securing decent housing, those CLH projects span beyond their scope, creating cohesive and thriving communities and nurturing supportive and inclusive environments. These processes empower residents, who become active citizens with knowledge and skills to defend their rights, as well as manage and build their territories through collective action. As a matter of fact, empowerment should not only be considered as a means towards adequate housing, but also as a valuable end goal in itself, that will enable residents to improve their living conditions at all levels.

By documenting the richness of those experiences, we hope this publication contributes to the development of practices that are based on lived experience and knowledge gained from the ground. In fact, this work should be seen as opening a new window of opportunity, as the systematisation process with our local partners will be going on, providing further spaces for reflection and (de)construction of knowledge, in order to continually improve our practices.

Learn more

urbaSEN & FSH

- UrbaMonde support to urbaSEN
- "Mbolo Moy Dole" movie
- Study on affordable and collaborative housing through the example of the Cité FSH, 2022 (French)
- Study on citizen financing mechanisms for affordable housing production in Africa, 2021

FUCVAM & ENFORMA

- UrbaMonde support to FUCVAM
- F. Zerboni, "Bases para la formación : compartiendo saberes para transformar", 2022, FUCVAM-ENFORMA, Montevideo.
- F. Zerboni, "Escuela de formación de la FUCVAM: una experiencia de formación uruguaya", 2022
- Habitat International Coalition, "FUCVAM, matriz del cooperativismo de vivienda por ayuda mutua", 2018
- G. J. Machado Macellaro, "Cooperativismo de vivienda por ayuda mutua. Formación, experiencia y lucha en Uruguay", 2020

MULTIPRO

- UrbaMonde support to Multipro
- "The dream house - La Casa Soñada: cooperative housing in Nicaragua" movie
- W. Narváez Herrera, "Mission accomplished! Members of a cooperative in Nicaragua build their own homes"
- W. Narváez Herrera, "La Dalia - Women in a housing cooperative build their own homes", 2021

CATCOMM

- UrbaMonde support to CatComm
- What is a Favela Community Land Trust? : video and flyer
- 5 years retrospective of the Favela CLT project
- Community Land Trusts and Informal Settlements: Assessing the Feasibility of CLT Instruments Developed by the Caño Martin Peña Communities in Puerto Rico for Favelas in Rio de Janeiro, Brazil

ACHR

- UrbaMonde support to ACHR
- ACHR collective housing library
- M. Kolovou Kouri, "Voices from Yangon. Community-led housing as a pathway to equality", 2021