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Learning Lessons from The Bangalore Urban Poverty Alleviation Programme Participatory Approaches to Urban Development

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SINPA Research Report

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Participatory Approaches to Urban Development

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Introduction

The SINPA programme aims to support the implementation of National plans of action which were adopted in many countries in the preparation for the Habitat-II conference in Istanbul in 1996. SINPA – the ‘Support for the Implementation of National Plans of Action’ programme - focuses on helping to build the capacity of three cities in three countries - Zambia, Bolivia and Bangladesh - to implement these plans. The programme was initiated in 1998 and will be completed in August 2001. Its mainstay is local capacity building aimed at strengthening local institutions such as municipalities and other public institutions. This is done by linking these to capacity building institutions such as universities and training centres; and by fostering co-operation between Governmental, Non-governmental organisations and the private sector co-operate with a view to improve local development in the broad field of habitat. Stakeholders work together to formulate, implement and monitor relevant activities in a participatory way.

The programme also has a provision for research, making it possible to identify, study and analyse developments, programmes or policies relevant to programme implementation in one or more SINPA countries. This research is meant to be very concrete and practical, and to be of use to and to feed back into the specific country programmes.

The SINPA country programme in Bangladesh is being implemented in the city of Tangail. Among other things, an urban platform was established, which mobilises and unites various local stakeholders for local development. This platform only started to function from early 1999. Platform members and the Platform Chairman have indicated that it is important for Platform members to be aware of experiences with and to learn lessons from urban platforms in other cities and countries. This is all the more so, as there are plans to replicate the Platform model to other cities in Bangladesh.

Experiences with urban platforms are not so many, and they have not often been documented in much detail. One exception is the Bangalore Urban Poverty Alleviation Programme (BUPP), which was implemented in Bangalore, India, between 1993 and early 1999. The programme aimed to set up and to test a model of sustainable urban poverty alleviation. Core of the model was the BUPP Steering Committee, a platform of Governmental, Non-governmental and Community Based organisations which implemented the programme.

The present report contains the findings of a review study of the BUPP programme in the context of the SINPA programme. This study aims to be relevant in a practical, operational sense, first for the Bangladesh city of Tangail, then for other cities in Bangladesh which want to set up Urban Platforms, and also for the other SINPA countries Zambia and Bolivia. It aimed to collect concrete and applicable suggestions and recommendations leading from the experiences of stakeholders involved in the BUPP programme (see an abstract of the study’s Terms of Reference in annex II).

The field work for this study was carried out by a Mission with members from three countries. It consisted of the Chairman and a Councillor member of the Tangail Urban Platform and the SINPA programme Advisor, two members from India – New Delhi and Bangalore - and one member from Rotterdam, the Netherlands (see below). The Team – in the period from 10-21 December 1999 - jointly drafted the key research questions, decided on the time schedule and had detailed discussions with people who had, one way or the other, been involved in the Bangalore Urban Poverty Alleviation programme. The field work thus involved close interaction with the

beneficiary families of the BUPP programme in slums as well as with functionaries who were responsible for implementation. However, this study differs from some of the conventional feedback and review studies in following manner:

- The study focused on highlighting the lessons learned and the experiences to replicate the platform/partnership approach
- In place of hypothesis being tested or verified, this study relied heavily on understanding of dealing with similar situations based on experiences of projects within India and neighbouring countries.
- In the light of above, BUPP activities, projects and components were reviewed without strictly adhering to any structured questionnaire or interview schedule. As such no well defined methodology or procedure was adopted by the study team.

This report has been jointly drafted by Mr. A.N. Krishnamurthy of the Delhi Based Human Settlements Management Institute and Mr. Joop de Wit of the Rotterdam based Institute for Housing and Urban Development Studies on the basis of the team work carried out in the offices and slums of Bangalore. It may be noted that Mr. Joop de Wit was the advisor to the BUPP programme between 1993 and 1996, and so has inside knowledge of the programme, but also a potential bias. Mr. Krishnamurthy provided local knowledge and a more detached view of the programme and its development. The responsibility for the report is with de Wit and Krishnamurthy, but we do acknowledge a debt for her valuable help to our research assistant Ms. K. Valliammal from Bangalore. Mr Jamilur Rahman Miron (Chairman, Tangail Municipality), Mr. Babul Siddique (Tangail Minicipal Councillor) and Mr. Gofran (SINPA advisor) from Bangladesh were very supportive in guiding and contributing to the research, as well as in terms of helping create an open and warm atmosphere, which made frank discussions possible. Finally, we are grateful to Forbes Davidson and Jan Fransen of IHS for their comments on drafts of this report.

This report is set up in the following way. In a first chapter the background to and development of the Tangail City SINPA programme are depicted. Subsequently the focus shifts to the BUPP programme in a second chapter dealing with its objectives, institutional structure and achievements. Like any other programme, BUPP too was characterized by strengths and weaknesses, which, of course, both provide valuable lessons. These lessons learnt are presented in chapter three, dealing with issues such as programme design, implementation capacity, partnership modalities and slum level realities. The key chapter of this report is chapter four which presents general and specific operational guidelines and suggestions for participatory approaches and frameworks for urban development in general and urban housing and poverty alleviation in specific. Annex I has some details of an interesting successful nation wide urban poverty alleviation programme in Thailand: the Urban Community Development Office or UCDO. Annex II contains the terms of reference of the study.

1. THE BANGLADESH SINPA PROGRAMME

Introduction

Bangladesh is one of the countries which submitted a comprehensive National Plan of Action to the Habitat-II conference in Istanbul in 1996. During the conference, contacts were established between conference participants from Bangladesh and members of the Institute of Housing and Urban Development Studies. These contacts eventually led to the selection of the city of Tangail to become one of the three cities where initial SINPA activity was to be concentrated.

The Bangladesh SINPA programme has four concrete objectives:

- Facilitate and build local partnerships and develop a strategy for capacity building;
- Improve the quality of information on urban development and improve the access of the key stakeholders and communities at large to this information;
- Improve the linkage between the demand and supply side for Capacity Building services for urban development;
- Document and make accessible relevant experiences.

More generally, SINPA aims to contribute to the development of an enhanced capacity to manage shelter and environmental problems through participatory approaches in a self-sustaining and self-reinforcing way, by triggering local responses (existing, latent or totally new) amongst the potential actors: Government, Private Sector and Community. The project aims to do so by responding to locally felt priorities and needs, the effective generation of locally supported appropriate action and the subsequent dissemination of the programme results, both locally, nationally and internationally. For this the main vehicle will be the development of local, national and international forums/platforms which will see to the exchange of experiences and information, the generation of planned activities as well as subsequent review and evaluation.

The promising concept of Partnerships was embraced as a key if not the key approach in the Bangladesh National Plan of Action. In response to this, the SINPA programme aims to contribute to building the required capacity for participatory practices of urban development, an approach which mobilises the potential and resources of all local actors, and builds on this: "Facilitating local partnerships and building local capacities to take actions is the key-objective and basic nature of the SINPA Bangladesh programme".

1.1. The Tangail City SINPA programme

Tangail is a (secondary) city with a population of 100,000, located just north of Dhaka, the capital of Bangladesh. Like most other municipalities in the country, Tangail is not a rich city and it faces considerable problems in the field of housing and basic services for its low income population (often living in slums). There are environmental problems, especially in the field of solid waste disposal, and problems relating to urban infrastructure, to which are linked traffic congestion. Besides, at the local level, the capacity of the Municipality (Pourashava) in terms of numbers of staff, professional qualifications and available local budgets is relatively weak in relation to the need to address the multiple and often complex urban problems.

The SINPA programme has been in implementation since 1998. At the national level a Steering Committee has been formed, with as members, among others, the Secretary and Joint Secretary of the Ministry of Housing and Public Works, the Joint Secretary (Development) of the Ministry of Local Government and Rural Development, and the Director of the Dhaka Centre for Urban Studies. Programme implementation at the local level is the responsibility of the NGO RADOL, and, on a day to day basis, of the Tangail SINPA coordinator. In December 1998 the Tangail Urban Platform (TUP) was established with a view to mobilize the largest possible participation and contribution of all local stakeholders including the municipal agencies for the development of Tangail. The TUP represents a broad spectrum of people and organisations in the city, in all about 50 members, including for example the Tangail Press Club, the Truck Driver Union, the Chamber of Commerce, the Brick Manufacturers Union, City Councillors and the Police. The TUP is chaired by the Chairman of the Tangail Municipality.

The TUP is charged to define the key problem areas in the City, the priority areas in which activities should be developed, and to formulate the action-projects. Hence, it defines what will happen (and/or what will not happen) under the SINPA program. It is being realised that this large general forum is too big for detailed discussions and project formulation. For that purpose the Platform creates executive wings of the TUP, the *Task Forces*. In the Taskforces a smaller number of key-stakeholders are grouped together around a specific problem area. In these taskforces partnerships are established. Ideas and resources of the represented agencies, organisations and communities are mobilised and shared. SINPA is one of the partners as well as the facilitator of this process. The TUP will continue to monitor the progress of these Taskforces, which have to report to the Platform

Four Task forces have so far been established within the TUP addressing specific municipal problems: one for solid waste management, one for traffic management; one for slum development and housing and a special task force for the (polluted) central canal. It is proposed to establish two more task forces: a task force for strategic planning – “Tangail 2005”; and a task force focusing on the problems relating to the central market.

1.2. Progress as regards SINPA to April 2000

The main activities carried out to date in the SINPA Tangail programme are:

- Rapid surveys were carried out and base material collected to “map” the city. Reports and maps from all relevant District and Central Government agencies and Tangail city were collected. The information is used during TUP and Taskforce meetings and is regularly updated. Besides, an inventory is being made of programs and projects implemented by national agencies in Tangail
- A rapid organisational and training needs assessment of the Tangail Pourashava was carried out, with a view to identify priority fields for capacity building support targeted to the elected and appointed local government staff.
- Training and orientation visits and workshops were organised for Tangail’s municipal councillors who took office after the municipal elections held in March 1999.
- Under the auspices of the Tangail Urban Platform, discussions were held about the priority areas for municipal intervention, and concrete progress was booked in the Task Forces, notably in the task force working on slum development and housing and the task force on the solid waste task force.
- To elaborate the last point, it may be noted that the Solid Waste Task Force is quite successful in mobilising slum people to formulate and implement community action plans, with the result that local committees successfully address community needs. Likewise, the Slum Development and Housing Task Force is making good progress in two Tangail slum areas, where participatory surveys were carried out. Other slums heard about SINPA and approached programme staff for advice.

On the whole, progress to date is satisfactory, especially when it is kept in mind that delays were encountered as a result of severe flooding in Bangladesh in September-November 1998 and the municipal elections of early 1999. The latter event led to a change of local councillors which necessitated their introduction into SINPA programme objectives and approaches. As can be seen from the above, the Tangail Urban Platform plays a key role in implementing the SINPA programme locally. The platform unites a large variety of local stakeholders, some of which have a common interest and understanding, but, no doubt, others have conflicting views as to what

are the most urgent municipal problems to address, or even have conflicts of interest. The SINPA programme aims to address various issues including slum development, housing and environmental problems. SINPA applies a participatory methodology.

For all these reasons it is quite appropriate to consider the relevance of the experiences and impact of the Bangalore Urban Poverty Alleviation Programme. This is also a programme fully based on participatory approaches and structures, operating through a multi-stakeholder Platform, focusing on urban poverty, but also on slum development and environmental issues. We will now introduce the BUPP programme.

2. THE BANGALORE URBAN POVERTY ALLEVIATION PROGRAMME

Introduction

The Bangalore Urban Poverty Alleviation Programme (or BUPP for short) was started in 1993 after the Governments of India and the Netherlands agreed to initiate a small scale, model building or 'pilot' programme aimed at integrated urban poverty alleviation. The programme was initially planned to last two years. However, after having encountered some delays the programme was extended several times. The programme finished early 1999.

The Netherlands' contribution to the pilot phase of the programme was about one million Dutch Guilders, which amounts to approximately Indian Rs. 1,5 crores (or 15 million Rupees). It was executed under responsibility of the Ministry of Urban Development in New Delhi, the Housing and Urban Development Corporation (HUDCO) and the Karnataka Government's Housing and Urban Development Department (HUD).

The general objective of the programme was to set up and test a model of sustainable, comprehensive urban poverty alleviation based on the concept of enduring and effective community participation. A key concern was to decentralise powers and funds to the urban poor. Special attention was to be given to the needs of women and children who were identified as the most vulnerable groups amongst the urban poor. The programme emphasized the linking ('convergence') of new and existing policy efforts for the urban poor by applying a flexible and 'bottom up' approach, taking into account existing institutional realities which it seeks to improve upon. For these reasons it was called 'a learning by doing programme', which, if successful, was to be replicated elsewhere.

2.1. Specific objectives

- The programme involved the setting up of an institutional structure which was to stimulate and facilitate the efforts already existing in Bangalore to alleviate urban poverty while adding new initiatives. The structure included an independent Steering Committee, Slum Development Teams, and a Programme Support Unit (see below), with related guidelines, procedures and criteria to make this institutional structure function properly.
- To implement a number of smaller projects (shelter, health, income generation etc.) at the slum-level in selected slums. These were aimed at the urban poor and involved the linking of new and existing policy elements, with the close involvement of the urban poor themselves.

- The programme was to develop and test a monitoring and evaluation system to allow for the adequate collection of the necessary data and information, for the feed-back of information and the proper recording of the programme's progress and possible constraints.
- Indicators for the programme's success included: an increased participation of slum populations in the implementation and formulation of policies; increased levels of awareness and organization; better access to services, resources and institutions; and an increased level of mobilization of their own resources in cash and kind. Another measure of success would be if the institutional structures developed proved effective and viable without further outside support (the issue of sustainability).

2.2. BUPP's Institutional structure

The Steering Committee

The programme was implemented by the Steering Committee (SC). The SC basically took all relevant programme decisions in its own right, i.e. independently from other, existing agencies and institutions. The SC decided by itself on the use of programme funds from the Netherlands which were channeled to the Steering Committee bank account. It appointed programme staff, selected the programme slums and in general took all administrative and financial decisions. The SC met as often as was deemed necessary. It had 12 members, including a chairman, who was the Secretary of the Department of Housing and Urban Development of Karnataka State. Other members were 5 representatives of the city level Government agencies viz. the Karnataka State Slum Clearance Board (KSCB), the Bangalore City Corporation (BCC), the Deputy Commissioner Urban (or Land Magistrate), the Bangalore Development Authority (BDA) and the State Department of Women and Child Welfare. Of the remaining 6 members, 4 were members of NGOs who were nominated by a Forum of Bangalore NGOs/CBOs which took up slum dwellers' mobilisation or development as their main vocation. Finally, one member was from the all India Housing and Urban Development Corporation (HUDCO) and one member was nominated by the Royal Netherlands Embassy in New Delhi.

The Programme Support Unit (PSU).

The PSU was the executive wing and secretariat of the Steering Committee. It was composed of three experienced professionals or specialists in the fields of social science, income generation and habitat improvement assisted by three programme co-ordinators, and four administrative and supportive staff members. All PSU staff members were appointed by the SC. The PSU was involved in all duties to be performed to achieve the BUPP programme objectives mentioned above. Its main task concerned the facilitation of policy implementation, and to help improve the work of government agencies involved in poverty alleviation, in such a way that they would be enabled to continue these activities without external assistance. PSU also monitored programme progress, identified constraints and was to suggest strategy adjustments. PSU staff provided the SC with all information needed, and entertained relations with all groups and agencies involved, including the urban poor, their organizations (CBOs), Slum Development Teams and NGOs working in BUPP slums.

Slum Development Teams (SDTs) and Slum Development Plans.

Actual activities to be taken up in the slums were suggested by the SDTs. These teams were the local groups formed - normally elected - by the slum people in the slums where BUPP was implemented. In principle half the members should be men, half of them women. PSU and/or NGOs assisted in the formation of the SDTs. The

SDTs were responsible for identifying local needs and for drafting action plans. These were the so-called Slum Development Plans (SDPs), comprising the prioritised needs of a community, with special reference to the poorest of the poor. They were implemented by SDTs in their slums, or, alternately, the SDTs supervised their implementation by others. Such action plans (SDPs) were first approved by the Steering Committee, which also had help co-ordinate their implementation. As the planning and management tasks of SDTs were quite complex, it was envisioned that on-going assistance would be given to SDTs, especially by the NGO(s) working in the slum concerned as well as the PSU.

Funds needed for implementing the plans were ideally transferred to a bank account opened by the SDT, for example funds needed for constructing a community hall or toilet blocks by a slum community itself. When, in another case, the Municipal Corporation was made responsible for this construction this would not happen; then the community would only be responsible for monitoring the construction and the later maintenance of the hall or toilets. The operation of the SDT Bank accounts was entrusted jointly to SDT and PSU. As per the project document and bi-lateral understanding, (public) funds from the Government agencies were expected to be channelled to the SDT bank accounts. However, in practice it was mostly (only) the BUPP (Dutch) programme funds which were used by the SDTs for example for training and health programmes or for managing an emergency fund.

2.3. Programme implementation

As the BUPP had the character of an innovative pilot programme, it was proposed in the project document to select only about 10-15 slums with approximately 10,000 inhabitants for programme activities. The Steering Committee along with the Programme Support Unit gradually selected these slums, after appropriate criteria for slum selection had been developed and accepted (regarding urgency of needs, nature and efficacy of local organisations and leadership, land ownership, socio-economic and infrastructural conditions, age, NGO involvement etc.). Criteria were developed also with regard to ceilings on fund-expenditure per slum, slum household, and per programme activity. Examples of activities to be financed under BUPP include physical infrastructure improvement, health care, social activities, income generation, training, (non-formal) education and the publication of a newsletter for the slum people.

As indicated, an important programme objective was to obtain added value through the convergence (linking, merging, co-ordinating) of different poverty reduction and slum upgrading programmes, and to utilise funds from diverse sources for use in the programme's slum areas. Such sources include the Netherlands, the Government of India, the Govt. of Karnataka, Bangalore City Corporation and UNICEF).

As already indicated, BUPP finished 1999. This was partly due to the perception with Indian and Dutch stakeholders that the BUPP model had not worked fully satisfactory – as will be explained below. Initially there nevertheless appeared to be a willingness on the part of the Dutch to adjust the model and to extent the programme with a modest second stage. However, these plans were discontinued when it was decided by the Dutch Government to cancel the aid programme for the whole of Karnataka State so as to be able to concentrate Dutch development in fewer Indian states. Besides, it became clear that urban development would not be one of the few priority sectors of the India aid programme of the Netherlands. The programme's termination was deeply regretted by all stakeholders in Bangalore, amongst whom there existed strong support for continuing the BUPP programme in an adjusted form.

As the programme has been closed more than a year ago, it is possible to assess the impact of the programme, and to consider its sustainability. We will briefly review programme achievements and impact, with a focus on institutional issues, which are most relevant for the Urban Platform and participatory approaches of the Tangail SINPA programme. The impressions given below are based first on the findings of the 'Learning and Review Mission to Bangalore' which included Tangail stakeholders (see the introduction). Next, use was made of the report of the 1997 Review Mission to BUPP in 1997 (Philips, Slater et. al. 1997), and finally of the experiences, interviews held over time and reports written by the Dutch Programme Advisor to BUPP between 1993-6 (de Wit, 1997).

2.4. BUPP programme achievements

Poverty alleviation

The BUPP programme can be said to have been successful in achieving its objective of very thoroughly testing an innovative poverty alleviation model. The programme was most effective at the slum level. By the time it was completed, the project was implemented in 14 slums and directly or indirectly touched the lives and well being of about 13,000 slum inhabitants, which is in line with initial programme objectives. One clear achievement is that seven ('illegal', and/or privately owned) slums were legalised through intervention of the programme. This, in itself is no small feat, in a fast growing metropolis, with very high and rising land and real estate prices. It contributed to increased assets amongst the poor, especially as, in two or three cases, the land was subsequently handed over at very low rates or even free of cost to the slum inhabitants. Obviously this is good news for them, but it in fact amounts to a significant subsidy.

BUPP also had a good impact in terms of providing basic infrastructure: in most slums (more) drinking water was made available (through bore wells, small 'mini' water tanks and/or water lines), and toilet blocks were constructed. Due to the lack of space, as well as the lack of security of tenure, the ideal of individual toilets could not be realised anywhere. It was realised that common toilets could only be a temporary and second choice. In almost all slums community halls were constructed – or existing halls improved – mostly by the slum inhabitants themselves which were subsequently used for community and SDT meetings, as pre-schools and crèches, for health and immunisation programmes and as the venue for training. In a few slums the mud roads were paved, drainage channels were laid and houses linked to the electricity programme through a subsidised Government programme. After internal slum hut relocation, in two slums new and more open slum layouts were effected, which opened the way for individual self-help housing construction. Mention must be made of the most striking, tangible and probably most durable of BUPP's achievements: the 'self-help' and participatory housing programme implemented for and by 112 households from a resettlement area. With support from an NGO and PSU, they constructed strong houses with RC roofs, funded by household contributions, Dutch programme funds and funds from the Karnataka Housing Board, which is a prime example of what convergence of energy, planning and funds can bring about.

It appears as if women have benefited more directly from these tangible provisions. Women probably also benefited more from various health programmes, while there were programmes aimed at children including education, health and nutrition programmes. Another major achievement of BUPP was the setting up and management of a successful savings and credit scheme called BEMBALA. At the time of project completion, the scheme, based on the Grameen model, had over one thousand members (73% female), who had saved an amount of Rs. 500,000, while

Rs. 1 million had been (re-) lent to the members as loans. Money saved by households was used mostly for starting a small enterprise or trade, next for debt relief, then for house repair. This indicates that the programme contributed to employment and probably income generation of the urban poor. It is important to note that this scheme has proved to be self-sustainable: even after programme completion it continues to exist, and is now being managed by a semi-government Bangalore Self Employment and Training institute (Shramik Vidyapeeth, SVP). Two junior PSU staff still work with the scheme.

To summarise, BUPP did bring about quite a number of qualitatively well built constructions, where people did contribute in terms of labour. However, such tangible benefits of the programme have not been equally distributed across all 14 slums. Rather, five slums benefited most (housing, new lay-outs, road paving) (cf. Phillips et al, 1997: 22). The people of three slums benefited less (borewells, community halls) and in the remaining slums only little was or could be done, often due to land tenure complications. Seen this way, in Bangalore only relatively few people benefited in a major way from the programme - or through interventions by programme related inputs - and others at a more limited level. Hence, in the end, the programme's overall poverty reduction record is modest.

Empowerment

It is more difficult to assess BUPP's impact in terms of social development and empowerment. One problem, indicated by Philips et al (1997: 11) that the project did not establish indicators to measure empowerment. Apart from this, the picture obviously differs from slum to slum, but, more importantly, from person to person. After all, empowerment ultimately is an individual process, while it is also important to ask the question as to whether the acquired power can actually be applied: if this is not the case frustration may result. The 1997 Review Mission applied some rough proxy indicators of empowerment which indicated that BUPP had led to a degree of empowerment amongst SDT members, which did however not fully tally with the perceptions of individual SDT members.

'Although some SDT members considered that they were more aware of government procedures and mechanisms to access resources, most felt that they required additional skills to be more effective. One of the major limitations to empowerment has been PSU setting itself up as an intermediary. PSU has established itself as a useful patron, replacing the need for people to have direct contacts with government. This is not the most effective way of contributing to their long term empowerment' (ibid: 12)

Nevertheless, taking a somewhat broader perspective, it can certainly be argued that BUPP did lead to encouraging processes of increased organisation and co-operation in most programme slums. There are indications that groups of people, especially women, members of savings and credit groups and some professional groups such as waste pickers are better organised today. Due to numerous workshops, exposure to Participatory Rapid Appraisal methods, exposure visits and contacts between people from different slums there are indications of a higher awareness of supra slum level issues, of legal issues and programmes relevant for the urban poor, also amongst rank and file slum people. Many men, but especially women have become more assertive and demanding vis-a-vis especially Government agencies, but also as regards NGOs, the PSU and even their 'own' SDTs. Indirectly, increased land tenure security, the provision of identity cards and participation in the savings and credit programme has contributed to increased power and self-confidence of people. This is not to deny that the ideal of an SDT membership balanced in terms of men

and women was seldom reached. In many slums only few women were represented in the SDT. Sometimes they only played a token role, or they were just tolerated.

Institutional structure and model building

BUPP can be termed successful in having set up and tested a new and fairly ambitious institutional structure, including a high level Steering Committee, the Programme Support Unit which was the programme's work horse, and, at the slum level, SDTs in all programme slums. All these were set up, and functioned by and large as per the project's philosophy. BUPP was also certainly successful as 'a learning by doing programme'. Many lessons were learnt, and the experiences were and are being disseminated to other (poverty reduction) programmes.

Guidelines were gradually developed to make the institutional structure function properly, notably relating to the relationships between the NGOs, Slum Development Teams and slum communities, where for example the system of 'NGO link persons' was developed. With each participating NGO one staff member was made responsible and accountable for the relationships between his/her NGO, the slum where it worked and the PSU. Guidelines were also drafted for the functioning of SDTs: the election of a chairperson and treasurer, systems for joint signing before drawing on SDT bank-accounts, travel compensation for SDT members to visit meetings at the PSU office. Steps were also taken to evolve arrangements and procedures to enhance the linking/integration (convergence) of different programmes and funds, but these proved the most difficult to formulate, let alone implement.

However, as also recognised by the Review Mission, it is the institutional structure which proved to be the least convincing part of BUPP. Here, it should be kept in mind that BUPP's institutional structure was quite ambitious indeed, covering the macro, meso and micro levels: city wide partnerships, capacity building and linking of intermediate organisations and slum level pilot project implementation. At the start of the programme, the Steering Committee functioned very well: all the high level officials faithfully participated in the frequent meetings, there was considerable enthusiasm about the programme and discussions between Government agencies, NGOs and CBO representatives were lively and constructive. Due to various reasons, which will be elaborated below, enthusiasm started to gradually taper off. This was due, among other things to the fact that high level officials felt it was too much to ask to be involved in the operational details of only a small, and in the end somewhat isolated programme. The Steering Committee could not play the policy role it was intended to have. So participation in the Steering Committee dwindled, and towards the end of the programme SC meetings were rare. More and more the programme was being implemented on the basis of 'bilateral' discussions between PSU and government agencies, to some extent by-passing the NGOs.

The Programme Support Unit in the end did not succeed in playing the intended role of stimulating and facilitating the role of other Governmental agencies and NGOs. To some extent these agencies did not accept the PSU to play this role, which was related to the issue of PSU's capacity. In the end the PSU was pre-occupied with implementing urban poverty alleviation activities itself, developing into some kind of parallel delivery system, next to the system(s) of the Government and the NGOs. This again was caused by the pressures to spend the programme funds – which increased as time passed. In the end implementing activities and spending the programme funds proved more important than to wait for the possibility of converging funds and activities with other organisations. But while PSU did diverge from its original terms of reference, its staff did indeed work very hard to achieve the results listed above, and in presenting some examples and approaches which were and are still highly valued in Bangalore.

Having now broadly reviewed programme achievements, here and there pointing at some problems and weaknesses, we will now start to present some of the lessons which were learnt while implementing the programme. Emphasis is on those institutional issues most relevant for SINPA: the design of the programme, the role of the Programme Support Unit (relevant for the NGO RADOL and the local SINPA coordinator) the functioning of the Steering Committee (in view of the Tangail Urban Platform), and the application of participatory approaches at the slum level.

3. KEY LESSONS LEARNT IN THE BUPP PROGRAMME

Introduction

This section aim to list in a brief but comprehensive way various lessons that were learned during and after the implementation of the BUPP programme. It summarises the experiences, the strengths and weaknesses of the programme with a view to extract lessons relevant for other, similar participatory programmes.

3.1. Programme design and objectives

Multiple objectives in pilot programme

It has been noted that BUPP suffered from the burden of its own ambitions. BUPP was a pilot programme, with an initial duration of only two years. Yet the programme had multiple objectives, including both institutional development (model building) and poverty alleviation as such, bringing about convergence of different (especially Government programmes), initiating partnerships between Government organisations, NGOs and CBOs etc. Regarding institutional development, it is by now well recognized that this is a slow and demanding process. For results to be achieved it may be necessary to invest in human resource development (training of staff involved), in organisational development (for example changing relationships between organisations, creating new positions) and bring about changes in the wider institutional context (legal frameworks, financial allocation, political involvement). BUPP in fact had the ambition to deal with all such issues, and in view of this, the initially envisioned period of two years was certainly too short a time to have an impact. Hence, ambitions were high, but time and funds were limited. This in fact hindered programme implementation. It gradually became clear that programme objectives could not be realised in time, which led to frustration amongst stakeholders. Issues include:

- Resist the temptation to overload a new or pilot programme with too many objectives, as it will prove difficult to achieve them all, and will decrease the scope to learn specific lessons about any specific objective;
- Bring the available time and resources carefully in line with the objectives, so as to reduce the risk of frustration or impatience;
- Make it clear that a programme seriously adopts a process approach, that the objectives are clear but that the time path, strategies, and resources may/will change during implementation.

The two year programme duration was far too short for a programme aiming to set up a new institutional structure and to introduce and institutionalise sustainable participatory and empowerment approaches. Besides, no time had been allowed by way of inception period, and expectations were high.

- It is important to precede actual programme implementation with a clearly specified inception period. It may be used to carry out institutional assessments of various Governmental and Non-governmental organisations, assess their interest and capacity. Surveys can be carried out to identify suitable slums where good initial progress could be anticipated
- In slum focused programmes – be it for poverty alleviation, slum development or income generation - it is better not to start a programme with too ‘difficult’ slums. This will immediately delay programme progress, give rise to frustration, possibly reduced enthusiasm or commitment. It is better to first get a programme “on the rails”, establish strengths and weaknesses of staff, approaches, organisations involved and their relationships, and focus on relatively easy slums. Once a programme has proved to be able to function well, and has been able to become consolidated, it is time to face the real problems.

Institutional location and ownership

BUPP was implemented by the Steering Committee, a new body comprising both Government officials and NGOs. Hence, government officials could not unilaterally decide about the programme, but shared responsibility for tasks such as slum selection and staff appointment. Next, the programme was not linked to or located inside any of the Government agencies for example the Slum Board or City Corporation. The Steering Committee was the independent implementing body, and the Programme Support Unit office was located in a separate office, its staff appointed by and answerable only to the Steering Committee. This was done to allow for the maximum space for manoeuvring and experimenting, without the risk of being hindered by or unduly influenced by the fixed routines and decision making arrangements of existing UPA agencies. However, this institutional set-up resulted in ambivalent perceptions of the programme, which was seen to be neither a Governmental nor an NGO programme.

It can be assumed to also have led to an ‘ownership’ problem: BUPP was not fully owned by the Karnataka Government, nor by the city’s NGOs, which were divided themselves. The fact that BUPP was located outside the regular urban poverty alleviation agencies placed BUPP outside the mainstream of local poverty alleviation efforts, and initially it proved difficult for PSU to get a hold on or even access to government agencies. The potentially useful idea to ask Government officials to work with BUPP on deputation could never be implemented.

Finally, however small BUPP was in terms of funds, it was marked by an elaborate institutional structure, which was established right from the start, including the Steering Committee, PSU, SDTs, and an NGO Forum. Expectations of all actors and groups were high, but varying from stakeholder to stakeholder. Apart from this, BUPP also had complicated, multi-actor implementation strategies which were laborious and hard to manage. It comes as no surprise that (the limited number of) project staff had to work very hard to get all this work at all these levels done properly, and that eventually the programme veered away from its original objectives. BUPP was by no means an easy programme to manage, and many critical eyes followed each and every programme development.

The following suggestions may be useful against the background of the above issues:

- It has been argued for example by the Review Mission (Philips et al 1997) - that BUPP – and concretely, the PSU could have been placed inside a local agency, preferably the Bangalore City Corporation (BCC). This agency already

implemented urban poverty programmes (e.g. Urban Basic Services Scheme for the Urban Poor (UBSP), which programme is quite similar to BUPP;

- This would have facilitated the sustainability of BUPP operation and objectives. Experience of establishing community development (CD) wings in development authorities and slum boards as part of externally funded projects in India, suggests a strong possibility of sustaining such a unit. The Formulation Report for a second stage (BUPP, 1998) indicates that both the city corporation (BCC) and the Slum Board (KSCB) were interested to incorporate PSU – in practice BUPP as a whole - in their respective organisations, in the event of BUPP continuing in second stage. All these indicators strengthen the view that, organising PSU as an integral part of one of the agencies would have been desirable. The preference for incorporating such a unit as part of the corporation/local body is in line with the current thinking of empowering local bodies in pursuance of decentralised governance.
- It might have been better to start in a small way in a few slums, and to have allowed the programme to grow gradually from within this agency, starting with one or two small projects.
- Subsequently the programme could have expanded by building on these experiences, identifying in the first place CBOs at the slum level which could play the role to identify and prioritise local needs and to help implement the programme. If these would not have been available, NGOs could have been involved, to help work with the communities and to help form new Slum Development Teams
- An interesting model for such an incremental programme evolution is the model of Urban Community Development. Initiated as part of Panchayat Raj and rural development, subsequently adapted in the urban setting in the selected cities with successful enlargement in the city of Hyderabad in Andhra Pradesh. Other cities which have successfully adopted this model, are Pune in Maharashtra and Baroda in Gujarat.
- After proven commitment and interest, a Steering Committee could have been formed, representing those stakeholders crucial to actual programme implementation- including local politicians at ward and district level - not necessarily very high level officials such as the BCC commissioner or Slum Board secretary.

Potential advantages of being located outside a government agency

- more scope for experimentation, greater flexibility and possibilities for working fast;
- larger chances for participation in different types of service delivery;
- more (open) contact with NGOs which benefited from contacts through BUPP to government;
- greater transparency, reduced risks scope for corruption, more quality in service delivery.

Potential disadvantages of being located outside a government agency

- programme is perceived as being new, foreign funded which may reduce the scope for local ownership;
- programme may be perceived as a parallel service delivery agency, and to be seen as neither as an NGO nor as a government agency;
- less scope to influence government (agencies) as they perceive the programme to operate in a separate universe; this is also due to a lack of personal links: if BUPP would be part of the municipality, it would be supervised/guided by the municipal management, might benefit from existing information, networks, participate in relevant meetings/seminars, etc.

- little incentives on the part of government to collaborate with BUPP;
- short term advantages (see above) of autonomy are offset by the lack of long term institutional applicability;
- low sustainability as programme will be threatened/ or even collapse altogether after donor financial support is terminated.

3.2. Programme Support: Capacity and Transparency

Since BUPP was not located institutionally in an existing agency, it was prevented from working “from within”, and from utilising agency support, facilities and funds right from the start. Rather, BUPP – but, in practice and on a daily basis the staff of the Project Support Unit (PSU) - was expected to facilitate and improve the functioning of other UPA agencies, and to help effect the convergence of relevant programmes of various Governmental and Non-governmental organisations.

However, when it proved difficult to link and integrate existing urban poverty efforts in Bangalore (the ideal of convergence), when government agencies were not forthcoming to channel funds to the Slum Development Teams and when NGOs were not fully able and willing to carry out all tasks allotted to them, PSU was obliged to step up implementing activities itself. It had to help form and guide SDTs, help implement habitat improvements, set up savings and credit schemes. This was all the more necessary as there was pressure from many sides to show progress, and to spend the programme budget.

All this led to the development of the PSU a kind of parallel urban poverty alleviation agency, unable to play the role assigned to it as per the programme document (see also Philips et al. 1997: v). The latter authors note (ibid.: 43) that

‘a number of people in government have seen the project as offering an alternative means of delivering (public) services outside the established administrative and political system, where the short term advantages of autonomy are offset by the lack of long term institutional applicability’.

This means that that BUPP was not seen as a useful model in itself, which obviously undermines the scope for its replicability and sustainability. It also placed the onus of BUPP implementation on PSU staff, They, on the one hand had to work hard to keep abreast of all expectations (SC, NGOs and not least slum communities). On the other hand, they received only very little training to fill the existing skills and expertise gaps. It may not be so easy to prevent the above problems arising, but the following lessons should be kept in mind:

- Resist the temptation to create (yet another donor funded) separate Programme Support Office, Unit etc. All too often they have undermined local ownership, have extracted good staff from existing agencies with the promise of higher salaries and better prospects, and they have not been sustainable (after donor support was ended);
- If a Support Unit is to be created, it should be closely linked with, or located institutionally in an existing, relevant local organisation (often the municipality);
- Employ local staff, preferably at local level salaries (with a view to sustainability) but compensate the possible lack of specific expertise with thorough and high quality training, with exposure to similar programmes/approaches and with regular seminars/workshops involving all stakeholders (for example participatory assessment/monitoring sessions);
- Transparency and accountability are very important to the functioning of a support unit (be it the PSU in Bangalore or the NGO Radol in Tangail). There

should be complete openness in matters relating to finance, planning, relationship with other organisations etc. This will contribute to the 'ownership' of the programme by all stakeholders, to the participation of all stakeholders (also in terms of finance), and to prevent the development of unnecessary rumours.

3.3. The BUPP Steering Committee and the scope for Urban Platforms

The BUPP Steering Committee was set up as envisioned in the project document, and legalised through a Government order. One member was later co-opted into the SC: the Deputy Commissioner (urban) in charge of land registration, legalisation and land disputes. As a nodal state government department, Housing and Urban Development Department (HUD) also exercised control over the three principal agencies (BCC, KSCB, BDA) nominated to this committee. This department also has a responsibility to liaise with the Ministry of Urban Development at Central Government level, through which, the BUPP project was sanctioned by the Government of Netherlands. Thus the state government and its agencies had 6 representatives in this committee. Four non-governmental organisations were represented. Out of these, one organisation perceived its role as a federation representing slum dwellers, but in reality its activity is concentrated in selected slums like other NGOs. Some have argued that politicians should have been represented as well, but this was never considered.

The concept of a steering committee as a platform in Bangalore mainly aimed at launching an alternative model for undertaking slum improvement works, wherein NGOs had a formal officially recognised role. Assigning an active role to NGOs was seen as a means to give due attention to social development process and introduce a participatory framework, which was hitherto missing in the approaches of three government agencies viz. BCC, BDA and KSCB undertaking slum improvement works/housing in the slums of Bangalore. These agencies concentrated their efforts mainly on provision of physical infrastructure and housing; either in-situ or at relocation sites.

It has been noted already that the SC failed to play a strong policy role. Rather, it was preoccupied initially with the management of the programme when an executive director had not yet been appointed. By that time some of the most senior and powerful SC members had lost interest in the Steering Committee. Perhaps understandably they felt there was a mismatch between the investment of their precious time and the actual needs of a relatively small and specialised programme. This also undermined the opportunity to play a strong city wide policy developmental role in the field of urban policy implementation. The number of Steering Committee meetings gradually went down, and it only met rarely in final years (1997, 1998) of the programme. In the meetings that were held, there were on the whole useful and open discussions between all members, and, most decisions were taken unanimously. These discussions did concern broader urban policy and poverty issues, but due to the limitations of BUPP itself these did not result in city-wide initiatives or overall policy changes.

The possible need for both a City Wide Platform and neighbourhood level Implementation Task Forces

One problem relating to the participation of Government officials in the SC was the practice to rather frequently transfer officials. This has affected programme continuity, as new officials, time and again, had to be briefed about BUPP philosophy and approaches. In contrast, the four NGO members have personally participated right through the programme duration. Issues include the following:

- An important issue is the linkage and location of such a forum. In BUPP the Steering Committee was an independent standing committee supported actively by the state Housing and Urban Development department to fulfill the donor's requirement. Ideally, such a forum should be led by the city government/local body with encouragement and support of state agencies, people's groups and other stakeholders.
- It may be considered to establish two Steering Committees or Platforms: one high level 'empowered' body like the BUPP **Steering Committee (City Wide Platform)** , which meets only twice or so per year, focusing on (broader) policy issues, which looks at the programme in a more distant way, focusing on the scope for "scaling up", for convergence, for more structural issues such as land tenure, employment etc. Secondly, a lower level, implementation focused Body or **lower or neighbourhood level Poverty Task Force** (much like the Tangail Task Forces). We will first deal with the City Wide body.

City Wide Urban Platform

- BUPP experiences show that the issues and concerns for the focus of such a high level, City Wide Forum should be broad based and strategic for evolving a consensus on information sharing, presenting action plans for augmenting service delivery with focus on poor and low income neighbourhoods. A city level forum should focus its attention on organising specific support systems with contributions and cooperation for supporting specific target groups like disabled, displaced and vulnerable groups affected by development projects/activities in the city.
- Other tasks to be addressed by the City Wide Forum or Platform include: establishing linkages between demand for labour and labour intensive activities with availability/supply and further augmenting the skills of labour available in low income settlements. This forum should also take the responsibility for organising campaigns and meetings for healthcare, hygiene, literacy and primary education and such other activities that require mobilising the city's voluntary groups and active citizens for promoting social concerns and poverty issues of the city as a whole.
- Operationally, the City Level Platform, comprising important and interested stakeholders, should ideally implement and operationalise its decisions through its representative members implying organisations and groups. Where necessary, services of expert professionals and organisations can be enlisted and paid for. In essence, the city level platform as a forum should supplement the activities of the local body more by way of spreading the information for creating awareness of target group population (viz. poor) and mobilising the community's resources to augment local body efforts.
- Industrial houses and private sector, who have a stake in the city's supply of labour force and consequently their well being should be co-opted in such a Forum or Steering Committee. Further the affected people or their representatives should find a place in the platform. In the absence of organised and structured community groups, elected councillors of the area could be considered. Operationally, councilors are concerned with service delivery issues in their neighbourhood and can also usefully link the area to the city government/local body's network of service delivery mechanisms.

Neighbourhood level Task Force

- Another Steering Committee or Co-ordinating body could be constituted to more closely supervise and monitor the programme, made up of officials, NGOs and CBOs which are directly relevant for programme implementation. One model could be the Task group model successfully introduced in Tangail. To keep the

steering committee/platform, compact and manageable, it could have as regular members the main stakeholders viz. residents, landowners/landowning agencies, local body/city government officials, funding agency representative(s). Others from concerned specific groups like NGOs working in the area, local persons with influence including elected representatives, line agencies/departments like social welfare department, representatives of agencies responsible for provision of basic services etc. etc. may be co-opted in specific meetings of this 'lower level' but more implementation focused body or steering committee.

- At all levels the target groups should be represented. It is important to identify persons who speak the language; participatory approaches should be truly inclusive

Convergence

In Bangalore, there was a lack of structural integration within the main agencies responsible for poverty reduction strategies, including the Bangalore City Cooperation, the Karnataka Slum Clearance Board, the Bangalore Development Authority, the Women and Child Welfare Department etc. Despite strong and long lasting efforts, BUPP has not succeeded to overcome this lack of cooperation and coordination. This may not actually be so surprising, for one thing as the various agencies did not perceive immediate advantages to initiate procedural changes. To this is related the fact that the BUPP had quite ambitious objectives, quite far removed from existing practice, so that a change of mind-sets of all stakeholders was also required. Officials had to make space for local level planning, funds were to be transferred to very new slum organisations. Slum Development Teams rather suddenly had many tasks and access to slum funds and agencies.

All this obviously has to do with existing, often inflexible government rules and regulations, which do not allow much room for manoeuvre to support experimentation. Next, convergence requires planning in advance so that the BUPP plans actually fit with the plans, budgets and financial cycles of the various agencies and departments. Both facts created problems, while being contradictory to some extent: the rigidity of formal (top-down) planning versus the need for flexible, bottom-up planning systems characteristic of the BUPP approach. It might have helped if the Government had been able to issue a common Government Order (GO) through which certain rules could have been relaxed. Extending formal recognition to SDTs, and Government agencies formally approving the Slum Development Plans they formulated would also have been useful.

Problems hindering the convergence of programmes can also be attributed to a general scarcity of funds so that the limited funds and programmes could not be easily channelled to the few BUPP slums. A final factor is the functioning of the relevant government agencies, and the many constraints hampering inter-agency co-operation in general. There are severe co-ordination problems between agencies. These may operate like small kingdoms, and have their own dynamics, working cultures, budgets and targets. So when co-ordination is already difficult, it cannot be expected that agencies will suddenly be able and willing to co-operate – including with NGOs – with a view to convergence.

Convergence of efforts was most marked where it concerned the cooperation between the NGOs and the PSU in the slums where NGOs were already working. Such cooperation mostly took the nature of staff inputs, only very rarely of funds made available by the NGOs. Convergence took different forms for different agencies: funds in the case of the BCC, support in legalising slums from DC Urban and the KSCB, slum improvement activity by KSCB in BUPP slums, programmes for women and children in the case of the WCWD. However, taken together,

convergence in terms of funds was quite limited (Rs. 34 lacs; Phillips et al: 1997: 41). Besides, it mostly took the nature of ad-hoc interventions, not being or becoming institutionalized in a routine way. Lessons learnt here include:

- establish a common programme goal for all main stakeholders;
- determine where it is needed for agencies to adjust procedures and arrangements, and affect these changes before implementing programmes and separate activities, so that institutional change precedes implementation. Another possibility that could be explored is to document and institutionalise the changed procedures to become precedents for future actions;
- enhance the compatibility of the various programmes and agencies;
- related to this, it may be needed to obtain legal status for the programme or the programme support unit, or registration for the (new) slum organisations;
- set up a detailed system for coordinated programme implementation and management across different agencies;
- establish a mechanism for coordinated funding;
- agree in advance on target groups, slums, and areas of activity and make plans in advance which can be timely included in the annual plans of Government and government agencies.

In summary and in general, the key issue to address in terms of convergence is the need to evolve approaches, practices and incentives which clearly benefit the various persons and organisations which are to cooperate. This calls for careful deliberations by all stakeholders on the scope for reconciling various perceptions relating to the concept of the benefits of cooperation.

The model of the Urban Community Development Office in Thailand

BUPP attempted to establish an institutional structure with a key role for a Steering Committee to forge partnership between GOs and NGOs. A similar attempt to foster partnership, attempted in Thailand has proven sustainable for almost a decade. We refer to the Thailand approach here with a view to suggesting possibilities for institutionalisation of partnership arrangements for mobilising community resources, optimal deployment of institutional funds and for supporting people's organisations for strengthening community management. The approach can be termed a holistic approach to community development, with much initiative by people and communities themselves. A crucial element is community networking: linking communities which face similar problems, strengthening their collective negotiating power, enabling communities to enter into partnerships with other stakeholders like the municipality, land owners, civic groups and industry on an (more) equal basis (Boonyabanha, 1997, Krishnamurthy, 1995). For an organisational chart see Annex 1.

The UCDO experience is especially interesting in that it starts from the proven willingness of a community to co-operate with the UCDO office in any city (implying a demand-driven approach which is further elaborated later). Besides, the approach is truly national and uniform: the same institutional arrangements and policy approaches apply in all project cities. This is an enormous achievement of institutionalisation as it will be very difficult for anyone to threaten or undermine the approach. This danger is of course always very real in the incidental, fragmented and isolated projects and programmes which may be (temporarily) characterised as a best practise.

In March, 1992 the Thai Government approved a budget of US\$ 50 million to initiate "The Urban Poor Development Programme" under the 7th National Economic and Social Development Plan. The approval led to the setting up of a new organisation, "The Urban Community Development Office" (UCDO), to implement the programme nation-wide. Its status is a 'special project' under the National Housing Authority (NHA), but is working independently under its own project committee and system of administration.

The mechanism works by using the credit and savings activities of the community, so as to strengthen community capacity. Savings and credit activities are regarded as an instrument for the creation of a new community development process by people themselves; in this way the development process receives more emphasis.

Strategy:

- 1. **Promotion of Partnership** through:
 - Collaborative projects with NGOs
 - Involvement of government agencies, local authorities,
 - Professionals, and academics
 - Independent board composed of all stakeholders, including the urban poor
 - Encouraging the establishment of federations of community organisations*
- 2. **Credit as a tool** to build organisational and management capacity: Through community organisation and group management of funds, credit acts as a leverage to develop managerial skills.*
- 3. **Integrated credit system:** access to flexible, long term lending for a wide range of activities. Conditions of credit:
 - Savings group has been established
 - Amount of loan does not exceed ten times the amount saved
 - Savings group on-lends to members adding 2-5% to the UCDO interest rate
 - Regular repayment not less than once every month.*

Projects financed include procurement of land for re-housing, undertaking construction of new housing as well as repairs/renewal, economic support to strengthen the livelihood and earning capabilities etc. etc. Other achievements include development

Role of Non Governmental Organisations

According to the BUPP project document, NGOs were charged with key tasks: on the one hand, at the slum level, to help set up and to guide SDTs, and to monitor their performance and functioning. On the other, theirs was also a management and decision making role through the membership of four NGOs in the Steering Committee, so that NGOs were also involved in slum selection, PSU staff appointment etc. And whereas the latter tasks were carried out very well, there were problems as regards meeting BUPP expectations at the slum level. Various issues are relevant here.

For example, NGOs were expected to play a role in a variety of fields so as to achieve the aim of the integrated improvement of slums and general welfare. However, barring few exceptions, NGOs are mostly strong in community organisational and mobilising work ('advocacy tasks'), and much less in other areas such as (assisting in) providing basic physical services and employment/income generation opportunities- even some NGOs do have such expertise. Many NGOs had a valuable problem solving approach, solving urgent issues when they arise, while functioning as intermediaries between the poor and the bureaucracy. It has been argued on the one hand, that individual NGOs were unable to play the 'generalist' role in the BUPP slum where they worked: assisting and guiding the SDTs, helping implement physical improvements, but also address health and education issues, arrange ration cards, apart from organising and mobilising communities. As this was too much to expect, it was suggested that NGOs with different expertise should co-operate in one single slum. But this suggestion was not taken up anywhere: it has proven very difficult for two or more different NGOs to work together in one slum. It appears that NGOs often prefer to work alone in one ('its') slum.

- It may be useful to institutionalise formal links between the implementing organisations and the NGOs. In BUPP each NGO appointed one staff member to function as a link person between the PSU, the slum community and the NGO. If the NGO so desired, the person could obtain a compensation for the work;
- NGOs must be open to cooperate with other NGOs so as to increase the scope and extent of their work for the benefit of the poor: activities aimed at social mobilization combined with housing combined with income generation could be so combined, if only NGOs overcome sometimes prevalent competitive tendencies;
- Related to this, NGO staff should be trained to enhance skills and expertise, with a view to fill in gaps, but in the understanding that this creates an obligation both in terms of commitment, quality of work and openness to co-operation with other stakeholders involved (NGOs, CBOs and GO).

Very often government agencies and functionaries express apprehensions about professional capacities, the reliability and genuineness of NGOs. At the same time, NGOs on their part, go all out to highlight the limitations and shortcomings of government machinery based on their past experiences. Seen in this light, BUPP achievements are noteworthy for establishing a working mechanism and a meeting ground, through the forum of Steering Committee. However, in the final phase of the project however, this model of partnership seems to have come under stress. NGOs often include voluntary action with a purpose and mission. The driving force behind voluntary action is the commitment to certain ideals and ideologies. Efforts should be made to guard this inherent strength. The management structure, mode of operation and sources of funds adopted by NGOs can permit them to safeguard these inherent strengths. The activity area, location, targets of operation of each NGO emanate from

this backdrop. The limitations, as perceived by others, may not actually affect the operations of concerned NGOs, even though they may be concerned about their image for establishing their credibility.

- Given this understanding, it is advisable to count on NGO efforts as a supplement to the planned efforts of community and public agencies. Key issues on the part of NGOs include the willingness to co-operate with the municipality but also the capacity to carry out specific tasks (e.g. general community mobilisation, or perhaps rather housing or income generation). Hence, it is crucial to consider the contributions NGOs can make at the formulation and implementation stage, and to make proper and transparent arrangements for NGO-municipal co-ordination. Policies should have the in-built flexibility to incorporate efforts of NGOs. In this context, the experience in the North Indian city of Pune could be referred to.

The Urban Community Development Wing (UCD) of the Pune Municipal Corporation (PMC) follows a specific method of functioning to cover a majority of slums by dividing slums in Primary and Secondary areas. In Primary areas (123 slum pockets) UCD takes initiatives in developing and running projects with major support to Community Based Organisations (CBOs), while in Secondary areas (103 slum pockets) activities are left to Voluntary Agencies for running specific projects without direct intervention of UCD. Here UCD supports Voluntary Agencies. As a policy, CBOs will get first priority to work for their own communities. If they are not ready, NGOs will get opportunity to run projects. If NGOs are

3.4. Slum Organisations and Participation

Teams of residents - the Slum Development Teams or SDTs- in the selected slums were formed where BUPP activities were initiated. A SDT comprised of both men and women, and an attempt was made to ensure participation of members from all social/religious groupings, covering geographically all parts/clusters within the slum. As a concept and as a framework for initiating improvement work in a participatory method, this was not unique to BUPP. The outstanding feature that potentially made SDT more "empowered" than the similar efforts under the (All India) Urban Basic Services Programme for the Urban Poor (UBSP) is the operation of an SDT bank account with some controls exercised by the officials of BUPP (viz. PSU).

Urban Basic Services for the Poor (UBSP)

Initially, Urban Basic Services (UBS) was launched in 1985 as a centrally sponsored scheme with the collaboration of the UNICEF and participation of the State Governments. The basic thrust of its approach was to develop community organisation for active participation in the various stages of activity planning and implementation, with an emphasis on convergence of existing services and on capacity-building for self-reliance through low cost and affordable activities undertaken by the neighbourhood communities. The UBS was recast in 1989 into the Urban Basic Services for the Poor (UBSP) by expanding the shelf of activities and incorporating the lessons learnt from the experiences of the UBS implementation. In 1994, the UBSP Guidelines were further revised with a view to making it more flexible for expanding its coverage, for providing scope for greater local initiatives and innovations as the behest of local communities and urban local governments, and for securing convergence of the urban poverty alleviation programmes.

With the launching of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) since November, 1998, the scheme of UBSP has been amalgamated in this new poverty alleviation programme. In this new programme, the three tier community organisation structure initiated under UBSP has been mandated for adoption and implementation of the scheme. The 3 tier community structure consists of: neighbourhood group (NHG representing 20 families), followed by Neighbourhood Committee (NHC representing 200 families), followed by Community Development Society (CDS representing 2000 families).

There was a tendency in BUPP slums that the “new leaders” of the new SDTs were often the former leaders of pre-existing organisations, or their wives, who managed to capture the new positions, or who got elected to them. Some leaders of slums taken up under BUPP have proven to have been a hindrance to the functioning of SDTs, and were more keen to serve their personal interests. Examples of problematic slum leadership concern those leaders who were money lenders and who obstructed the setting up of savings groups in their slums. Another example could be a leader who did not want an SDT to be formed as it would undermine his own dominant position. However, in other BUPP slums already established leaders proved to be of great help, being effective, well connected, respected by their communities and reliable.

Besides, there were plenty of cases of enterprising men and women who never had been very active in any organisation, who now were elected to an SDT and played very useful roles. SDTs then could and did also function as springboards for leadership positions, in which process aspiring individuals were supported and guided by PSU and the NGOs.

- Forming SDTs and starting off the activities is a critical area of concern. This process should start by establishing links with ongoing processes for delivery of services and gradually **bring about a change through a step by step approach**. To illustrate this point, BUPP/PSU team could have initiated the process of improvement with any one or two of the components like community toilet or drainage or even organising the ongoing Balwadi (crèche) activity with community involvement and contributions, and further linking them to the supporting mechanisms of Government and non-government organisations already in existence. Identifying the users and stakeholders and highlighting their roles and responsibilities would have further demonstrated the process.
- Developing and channelling community resources should be an important agenda for slum communities and will remain as a challenge to be accomplished through innovative local specific situations for the projects and project staff;

- In this context, it may even be appropriate to involve the elected representatives, particularly, the ward councilor. Operationally, they are concerned with service delivery issues in their neighbourhood and can also usefully link the subject area to the city government's/local body's network of service delivery mechanisms. This was demonstrated in the Akkiappa Garden slum. Here, the councilor played an important role in mobilising the City Corporation's cleaning staff for upkeep and maintenance of toilets. Mini-water supply project has also been implemented with his support. Involving the councilor may also have a bearing on the composition of SDT and its functioning;
- Besides the residents, others from concerned specific groups like, NGOs working in the area, local persons with influence including elected representatives, functionaries of line agencies/departments like social welfare department, agencies responsible for provision of basic services etc. etc may be co-opted in specific meetings of the SDT.
- Even though there were so-called exposure trips to other urban poverty projects and cities, perhaps more could have been done by way of training interested persons with leadership potential so as to guide them more systematically into leadership positions;
- Leadership training programmes may be set up to inculcate leadership qualities amongst the youth and women

On the whole, as was also recognised by the review mission, many SDT members were more literate, assertive and wealthy than the average slum inhabitant. They were often related to the more influential slum families or leaders. This again gave rise to the question as to whether the SDTs were representative for slums as a whole. Hence, BUPP has been unable to effectively deal with the dilemma of being expected to form new SDTs, whereas in all slums, some form of community organisation already existed. This, of course is not a new problem, and it is safe to say that no slum focused programme has been able to develop the ultimate solution.

The dilemma is based on the nature of existing organisations itself: even though rooted in and to a larger or lesser extent owned by the people, they show negative or exploitative traits and cannot be (fully) trusted to play the developmental role governments, agencies or donors expect. This again is linked with the nature of such CBOs which, more often than not are (male) leader centred networks or action sets, active mostly around specific aims and based on specific interests. The Review Mission (*ibid.*, 1997: 11) seems to feel that the problem is mostly one of a division of labour between old and new organisations.

Empowerment and Gender Issues

The Slum Development team as the basic and foremost grass root level institution is conceived – as one of its key feature - as an institutional arrangement to empower slum communities. The litmus test therefore, is to analyse and see the extent to which the BUPP slum communities progressed during the project and sustained this process subsequently. "Empowerment" is a term with a wide connotation, which can only be applied keeping in mind a particular context. Any positive shift in the attitudes and perceptions of the communities towards a sense of achievement, a sense of belonging to the city and confidence to link with city's network of service delivery, besides upward economic mobility at individual levels, can be judged as positive contributions towards this cause of empowerment. However, the issue is not only as to whether communities are "empowered", even though this is very important also in

terms of BUPP objectives (Project Document, Development Alternatives, 1993:29)¹ but also whether sub-groups such as the lowest castes, women, the illiterate are also empowered. After all, each community is made up of richer and poorer members, men and women, leaders and followers. We will now look in some detail at the issue of women participation and empowerment.

One of BUPP's key concerns was to focus on women as the most vulnerable group amongst the urban poor. The question is relevant as to whether women took up positions in the SDTs, the core body at the slum level. The evidence, as could be expected is mixed, but not altogether promising. Keeping in mind the aforementioned dynamics of slum leadership and organisation, it is not a surprise that women played only a marginal role in many SDTs. Even in those cases where there were women members they might not participate always in the meetings, or be involved in decision making. As a result, while the SDTs did prepare Slum Development Plans in varying degrees of seriousness and comprehensiveness, these did not always reflect the needs of women. This is not to deny that in some slums women did effectively use their powers as SDT members.

- The relative advantages and disadvantages of having all male, all female or mixed slum organisations must be carefully considered before the start of a programme, and there are bound to be large variations from country to country, even from slum to slum, and also depending on the objectives and approaches of a programme.
- While women may not be able to become fully empowered politically, women may be – as an important start - very active participants in savings and credit schemes, user groups, women networks etc.

Participation and slum level planning

Divisions are common to all slums, and in some slums organising people is difficult due to political factionalism, in others due to ethnic or religious differences, and in yet others there is a marked domination of slum men over slum women. BUPP slums did not form an exception to this rule and there were instances of slum disputes arising from these issues which made SDTs temporarily dysfunctional.

In BUPP, the degree of participation appears to be strongly related to the provision of (tangible) benefits. For example, the Slum Development Plan of one slum included as the chief priority solving the land tenure problems of the slum, and next the provision of more drinking water and building toilets. But when the slum's land problems could not be solved, this also obstructed the provision of all other physical improvements. This led to frustration in the community, and the SDT all but collapsed and people lost interest for some time. It has been argued that there was too much emphasis on the provision of tangible improvements in BUPP, and much less on equally important health, education, awareness building activities. But the Slum Development Plans often did put such issues first, and this was supported by most Government agencies.

Feedback from discussions indicates that BUPP/PSU staff were pressurised to show results. Initially, forming SDTs required considerable ground work of visiting slums, meeting the residents in small groups, explaining the new approach of BUPP and further encouraging them to take part in interaction meetings to facilitate identification

¹ Community based organisations and NGOs should be attributed by increased 'countervailing and claim making powers to match the overriding influence of political and other elites in the planning and development processes'. (Development Perspectives: 1992:29).

of members for the formation of a slum development team. This process raised expectations of the residents from BUPP, which was also seen as a foreign aided project. Further, extended preliminary interaction meetings without any physical inputs on ground led to suspicion and loss of confidence and interest of the residents on the visiting BUPP project team and staff who were involved with the formation of SDTs. This led to quickly completing the process of SDT formation followed by discussions for preparation of development plans for the slums. The next logical step of opening bank accounts and transfer of money to initiate development activities also followed. This indicates that, despite sincere intentions of starting off the process from bottom up, in reality it resulted in an approach totally driven and operationalised from above.

In line with the project document/inception report, funds were transferred to bank accounts of SDTs with procedures evolved for operating the same. This was conceived as a means to empower the communities in making their own decisions on the allocation of funds for priority works as per the development plan. Community assets such as community halls, repair and renovation of the toilet blocks and such other activities which were hitherto undertaken as public works, were accomplished by using these funds and with considerable efforts and pursuance of BUPP staff. These are seen as an achievement of visible results/outcome on ground. This no doubt also gave a sense of confidence to SDT members and BUPP staff, and was seen as a method of establishing their credibility in the eyes of the community.

Analysing critically in terms of empowering the communities, physical structures such as a community hall, toilet blocks, paving and such other physical works are only a means and not the goals/objectives. The question being asked is whether communities still assemble and use the community hall for the purpose for which they were erected (chreches, teaching, training, meetings, health); who controls their use and occupation. In the case of toilets: the state (of repair) of the toilets – whether communities were given different options and whether the toilets have contributed to the health and improved sanitation in the community as a whole. Visits to slums and discussions suggest that all is not well. In one slum, the use of a community hall is controlled by a few leaders another hall is ill-kept and encroached. In yet another slum the existing community toilet has got choked and people show their helplessness.

The feedback from discussions also indicated that transfer of money gave a false sense of empowerment without in-built responsibility for its best use. For example, it will be no surprise that there were cases where SDT members were less than fully transparent in using funds. Perhaps, if the money transferred to SDT account had been on a matching basis with savings mobilised by the community, it might ensured a more responsive and accountable deployment of the resources. The UCDO model of Thailand wherein credit is used as a tool to build organisational and management capacity may be referred in this context (Boonyabancha, 1997).

- It does not pay to have too many community meetings before starting concrete activities. People might become impatient and frustrated, questioning PSU and the NGO when real work would start;
- Keeping this in mind, if it is not possible to base a programme on existing slum organisations, it may be better to form new slum organisations earlier, after which initial activities would be carried out soon. This could for example be done on the basis of a three-day 'participatory rapid urban appraisal', where people map out the slum and its inhabitants, problems, assets and supra-slum linkages. Initial activities following these would help sustain community interest, and also help consolidate the position of the SDTs as members would be expected to perform

and be effective. This would give scope for assessing SDT member performance. It may happen that, in the process of carrying out such activities, SDT members prove ineffective and can be replaced. However, this may require plenty tact and smooth manoeuvring, and bear the risk of conflicts.

- In terms of avoiding corruption and enhancing transparency, the following suggestions come to mind: transparent contracting and financial arrangements; allocate funds not only to the slum organisations such as the SDT but also to other groups; plentiful information to the community on the activities and funds of the SDT; and “quality control” by an external agency.

Community contributions remained a problematic issue in BUPP – as is normal in almost all urban poverty programmes. This is related to the well established practice that the poor in India rarely pay for the services they receive, and if they are to pay, actual payment is often waived after interference by politicians. Besides, the poor may not trust anyone who collects money by way of community contributions. Hence, in BUPP, community contributions mostly took the shape of labour inputs. People themselves paved the slum lanes after BUPP provided the slabs; they helped build community halls and toilets, and to dig the storm water drainage channels.

Hence, with only few exceptions, efforts to mobilize community contributions seem to have received only a low priority. Scope for monetary contributions existed even at the time of opening the bank account of SDT and subsequently for each of the activities planned under slum development plan. However, this potential was left untapped.

- In BUPP, community participation was most successful under the following conditions: a clear need from the people (e.g.. the savings and credit scheme), a small, preferably pre-existing locally rooted organisation (a women’s network, a user group, a street group used to maintain the water tap), a transparent division of labour and inputs so that the problem of ‘free riders’ is minimised, and clear, individual benefits (cf. Cleaver, 1999).

Having now dealt with the most important lessons to be learned directly from the institutional structure, programme implementation and slum level dynamics of BUPP, we will now broaden our scope and consider more general issues relating to urban development, developing partnerships, participatory approaches and urban poverty alleviation.

4: GENERAL RECOMMENDATIONS FOR PARTICIPATORY APPROACHES AND FRAMEWORKS

Introduction

Having now dealt with the more immediate lessons to be learnt from both the achievements and the constraints of the BUPP programme, we will now broaden our scope to discuss some specific issues relating to participatory urban development and urban poverty alleviation. We will deal successively with saving and credit schemes, slum upgrading and low income housing, and present some ideas to work towards an approach which starts from the demands of and willingness to cooperate of communities. Such an approach then explicitly deviates from the danger of starting from the demands or eagerness of the authorities or NGOs, which, in a way proved one of the problems of BUPP. Finally, a strong plea is made in the last section for establishing Community Development Units in all Urban Local Bodies. Where these

have been established in Indian cities, these have proven very valuable to the poor – for example Hyderabad, Pune and Chennai (see section 3.1.). Such Units can play an overall networking role to link the urban poor to the bureaucracy and policy; link and support individuals and civil groups; liaison with national and international agencies. But most of all, such units can help improve the scope for access of the poor to agencies, policies and facilities, helping to reduce them being socially excluded.

4.1 Savings and Credit Schemes

The Bembala Savings and Credit Scheme of BUPP with its grass root structure of 5 members saving regularly and accessing credit in proportion to their savings has shown to be relatively successful. This scheme elaborated on the Grameen Bank model of Bangladesh could be adopted with the following suggestions:

- Only genuine poor who fulfil certain verifiable criteria in terms of assets they own, income and economic levels in line with other schemes/guidelines prevailing in the country, should be included in the scheme.
- Non-economic parameters such as education levels, health/disability status, family size and women headed households, lack of access to basic amenities, poor housing conditions could also be suitably incorporated to include the genuine poor living in the city.
- The main features of Grameen Bank such as regular weekly meetings of the 5 member groups and organising a local centre of 8 such groups, credit for both income generation activity as well as general loans, decentralised institutional structure, mutual trust in place of collaterals and demand oriented credit service are to be worked out and adopted. Small loan on a repeat basis to inculcate habits of savings and taking responsibility for repaying are the other important features of the Grameen Bank model.
- Institute a revolving fund for poverty alleviation on the pattern of BUPP with contribution from Tangail Municipality, Government of Bangladesh and other donors.
- Access to affordable and efficient quick loans are more important than conventional approach of providing subsidised credit.
- Linkages to formal institutions such as banks, even though desirable, but may hamper the process on account of their conventional approaches, concepts and practices. However, organising a federation of self-help groups with focus on credit and thrift through a system of networking could be considered as a follow up to link such credit and thrift/self-help groups to financial markets and other institutions.
- Savings and credit are essentially a household and group activity, with grass root level institutions playing a pro-active and supportive role. Hence, the role of the task force or Programme Support Unit should essentially be one of facilitation through monitoring, information dissemination and mobilising revolving fund.
- Beneficiary identifications should be strictly as per the guidelines and demand orientated as adopted in the Grameen Bank model.
- NGOs and specialist organisations in the field of credit and thrift should be mobilised to provide training to Self Help Groups /Credit and thrift groups to maintain accounts, conduct meetings, assess the market for new products/services marketing of economic goods and services generated from the activities supported through credit and thrift etc. The Support Unit or Task force should evolve a mechanisms and institutional arrangement.

- Skill training for youth, women's groups and others in relevant subject fields which could be of help to get gainful employment are to be organised on a regular and continuing basis. The Support Unit or Task force should evolve a mechanism and institutional arrangement.
- Research, training and academic institutions should be linked and become involved, with a view to provide/undertake training orientation to field functionaries, prepare operating manuals and undertake review studies to give a feedback and assist the task force in monitoring the activity.

Finally some more general remarks may be made on saving and credit schemes.

First, the possibility of linking financial support from project activities like BUPP to the initiatives taken by communities should be fully explored and established. In this regard linking up the Bembala scheme of micro credit and savings to the project funds transferred to SDT bank account could have been considered.

Next, the experience of Urban Community Development Office (UCDO) of Bangkok may be usefully referred in this context (a more detailed reference is given in the concluding section of this report). UCDO is an organisation set up under the National Housing Authority of Thailand. It operates an urban poor development project by supporting the urban poor with credit and loans thus providing them opportunities to increase their incomes, have secure jobs and secure places to live and to improve their living conditions in a healthier environment. UCDO uses credit as a tool and has established an Integrated Credit System. The conditions of credit include:

1. establishment of savings group,
2. amount of loan does not exceed ten times the amount saved,
3. savings group on-lends to members adding 2-5% to the UCDO interest rate, and
4. regular repayments not less than once every month.

The finances mobilised in this manner are utilised for undertaking improvement works or community enterprise for business and even for purchase of new land for housing.

4.2. Slum Improvement

Slum Improvement and Housing is one of the three task forces established in Tangail city. BUPP lessons have a direct bearing and relevance to functionally operationalising this task force. Besides, a number of learning points observed in the operation of the BUPP Steering Committee could be of use to the programme as a whole as well as for the Tangail Urban Platform (TUP). The learning points are made in the form of functionally useful guiding parameters and these are outlined with a focus on poverty alleviation, slum improvement and housing.

- At the city level, local body (Tangail Pourashava) should be responsible.
- A small core unit of professionals with community development, social work and habitat development experience should be established on a permanent basis in the local body to co-ordinate and network with NGOs and different wings of the local body. Articulating the felt needs of slums residents and provision of services in slum areas should be the focus of activity of this unit. This unit is comparable to PSU, in BUPP model.
- A community development unit is desirable. It should network with NGOs to bring in their expertise and experience and link them with development inputs provided by official agencies.
- At the slum level, establish slum development teams on the pattern of BUPP. Identify people residing in all the pockets within the slum and make sure there is

clear and adequate representation for women, disabled, and elderly persons. The Ward Councillor under whose jurisdiction the slum area is located could be associated as a patron to articulate the felt needs and to mobilise the resources and attention of the local body.

- Field functionaries of the local body and NGOs who would be involved in the implementation of works/activities may also be co-opted in the slum development team while preparing improvement plans for the area/slum cluster.
- NGOs and specialist organisations should be mobilised to provide training to SDTs on the conduct of meetings; undertake Participatory Rapid Appraisal (PRA) and social mapping of the cluster/neighbourhood to identify the priority needs and services required. The Support Unit or Task Force should evolve mechanisms and institutional arrangements.
- Research, training and academic institutions should be linked and become involved, to provide/undertake training/orientation to field functionaries, prepare operating manuals and undertake review studies; to give a feedback and to assist the task force in monitoring the activity.
- The Support Unit or Task Force should organise health awareness and literacy campaigns, and take follow up actions to link the poor to the respective service providers (Government, non-government, charitable institutions, private trusts and others) with the involvement of community development unit and slum development teams.

4.3. Urban Housing

Under BUPP two housing projects, one an in-situ redevelopment of housing (Old Ejipura) and another a relocation housing project (New Ejipura) were taken up and completed as a consequence of a bigger city/state level project (national games complex) being taken up on the land where a slum cluster existed. In-situ re-housing has also been initiated in one or two other clusters (Krishnayapalya, Ambedkar Nagar). These housing projects actually fall outside the domain of project activities, since the original project document only envisaged habitat improvement works such as street paving, water supply, sanitation, etc. in slum clusters and allocated a budget line which accounted for nearly 60% of the total allocation.

As part of slum improvement and poverty alleviation, It is desirable to restrict the activities to promoting social development and delivering of basic physical and social infrastructure such as water supply, sanitation, lighting, access roads, primary education, primary health care. Support for minor improvement and upkeep of housing stock may also be included. Even though improving the housing condition of low income families as an objective is desirable to bring about improved productivity, improvement in health, reduce inequities, and to reduce incidence of poverty in the city as a whole, it does involve elaborate procedures and linkages with a number of organisations. Housing development involves allocation of land and tenure rights, the provision of high standard infrastructure services, facilitating access to housing loans, undertaking housing construction – either individually or in groups or through contracting systems. This process, when isolated and taken up as part of slum improvement and poverty alleviation programmes in a few clusters of slum, would only lead to diverting the energies and resources for the benefit of a limited few. Hence focus should be on creating an enabling environment for the urban poor to fulfil their own housing needs just like other city dwellers by facilitating access to serviced land, home loan financing and other technical and institutional support.

In the light of the above, the issues here include:

- Modify planning legislation and planning instruments (master plan etc.) to allow regularising high density, mixed use occupation for slum/low income neighbourhoods.
- Security of Tenure: The lack of (perception of) security of tenure is one of the major reasons why poor households are unable or unwilling to engage in shelter upgradation. The possibility of future eviction and or resettlement is a distinct disincentive to investing private money for improved dwellings. At the same time, without proper tenure and thus collateral, households are unable to access formal sources of loan finance for housing. At a policy level steps should be initiated to regularise the settlements in their existing locations wherever feasible and evolve policy guidelines and legislative measures for adopting land sharing arrangements, increasing Floor Space Index (FSI) and acquiring slums located on private lands for granting of tenure rights to dwellers, etc. etc.
- Rationalisation of Norms and Standards: Whilst making endeavours to formalise and regularise the concept of **higher density, mixed use** occupation of land in existing slum areas, certain minimum norms governing dwelling space should be specified. Such norms and standards should be redefined so as to allow for high density, low cost housing units with provision for adequate access, ventilation, light, safety and privacy. Provision for a range of plot/ house options to accommodate varying needs would be desirable.
- Creative Incremental Unit Design and Layout Patterns: Innovative designs and layout patterns such as cluster planning which maximise the use of common open spaces are to be encouraged. There should be flexibility for dwelling units to expand incrementally in keeping with a family's changing requirements and economic situation.
- The options of planned upgradable sites with minimum service provisions, core and skeletal housing/site and services on small parcels of land adjoining such developments will facilitate supply of affordable housing in the cities.

Community Participation in housing

Participatory approaches to housing design and alternatives for housing improvement and development both in-situ and in resettlement areas should be evolved through a process of dialogue. A range of supporting measures to facilitate more effective participation in shelter upgradation might include:

- i. Improved Market Information to bridge the gap in information about market conditions in terms of availability and prices of both land and housing.
- l. Cost Effective Technology: Technical assistance is required to enable households to have access to better technology and materials at cheaper prices through better information, design advice as well as a better assessment of costs of shelter upgradation and provision of household level basic services. Local experts can be invited to build this capacity. Establishing a housing guidance centre or network is recommended for this purpose.
- II. Legal Services: are required for determining the status of different housing options and land parcels. The main legal services that local governments or Ward Offices should make available to the community would relate to information on planning laws, building regulations and bye-laws. In particular this would consist of making communities more aware of the modified planning laws and redefined house plot/ building norms and standards.
- III. Training, Documentation and Advocacy: The concept of "Housing Clinics" where practical training is imparted to grass roots leaders is recommended to enable them to act as key sources of information in relation to points i-iii above. Documentation support like training materials, pamphlets and booklets to support the training efforts in housing clinics is necessary.

Finally, Regarding Project Planning and Management, potential housing development schemes should be developed and implemented on a project basis. This would facilitate identifying the opportunities that exist and also identify and mobilise opportunities for developing fundable projects. Project management services to prepare feasibility reports and other project documents is an important service that needs to be strengthened. Demand for such services is often expressed by individual households, community groups, NGOs and even some of the government/semi-government agencies.

Financing Shelter Upgrading

Given the absence of long term (mortgage) finance for low income housing, Urban Local Bodies should seek new ways of financing shelter for the urban poor. This may include:

1. Creation of a Revolving Shelter Fund by allocating municipal and central government funds and linking it to community savings and credit initiatives with appropriate safeguards. This would then provide an immediate cash injection into a new system of informal housing loans operated on group/ solidarity lending principles. Such funds would be far more accessible to poor households than the present system of institutional finance.
2. Partnership with Savings and Credit Societies: Local Government may consider placing such funds with a savings and credit organisation capable of supporting group based approaches in an effective manner.
3. Innovative Lending Methods: Increased access to institutional funds for housing could be facilitated by a combination of the following measures:
 - better targeting of groups and individuals who can establish their creditworthiness through participation in savings and credit groups;
 - utilising subsidies as security against loans.
4. Targeting Housing Schemes for the Poor: General housing schemes should be targeted at registered slum dwellers. In-situ upgradation should be given priority within such schemes.

4.4. Towards a community Demand-driven approach

The discussion on establishing a participatory structure and desired linkages for urban poverty alleviation and slum improvement is concluded by suggesting the introduction of a demand based approach. It is proposed to follow an approach starting with identifying slums based on the preparedness of communities for taking part in a participatory framework. This should replace the present approach of selecting slums based on criteria and parameters evolved in offices/meetings, which in essence leads to top down approach. Initially, this may look somewhat unrealistic; but, given experiences and ground realities, there hardly seems to be an alternative.

Observations in Bangalore suggest that both government agencies, as well as non-governmental agencies have been practicing service delivery methods, wherein residents see very little role for themselves, other than being chased. In this process the urban poor become totally dependent on self made leaders, philanthropic NGOs and considerate government officials. In order to depart from this practice, it is suggested that a nodal agency responsible for service delivery should announce a package of complementary support measures and their prices/costs. This would then become a basis for communities to organise and prepare an action plan for improvement indicating their contributions and expected support from service delivery agency. Technical support, advice and awareness on options and possibilities could be made available to communities. This would lead to a demand

based approach for initiating slum improvement works in slums where organised communities come forward and approach the nodal agency for help (Krishnamurthy, 1991, has a conceptual framework for such an approach; see also section 3.3. on the role of NGOs in Pune). Recently, similar initiatives have been taken in the Indian city of Ahmedabad. We will now deal in some detail with the suggestions and modalities for participatory approaches.

Objectives and operational framework:

BUPP was visualised as a pilot exercise for poverty alleviation and slum improvement through a participatory approach. Ideally the focus should have been on developing broad based support for planning and development of municipal services through a participatory approach. Poverty and informal settlements cannot be dealt in an isolated way. Indeed experiences in Indian cities show that, such an approach becomes counter productive. Special programmes (like BUPP) and exclusive agencies (like PSU) in fact limit the coverage and keep the slum issues handy for use as a show of concern on special occasions. In the light of this experience, the objectives to be achieved through a participatory framework should focus on:

1. enabling the municipalities and other governmental organisations to function purposefully, in a transparent manner and be able to support decentralised and local initiatives at ward and neighbourhood level;
2. developing operational systems in municipalities that lend accountability for actions and activities pursued;
3. developing a convergence of efforts and resources for a sustained expansion of activities in keeping with rising needs and demands;

From the view point of optimising investments and outputs, the following objectives contribute to the efficiency and effectiveness of programmes:

4. enabling communities to derive benefits commensurate to the charges and payments made
5. maximising the return on investments.

A process approach to developing partnerships

BUPP was a pilot project to develop partnership between Government and non-government agencies for establishing a new model for poverty alleviation. Similar attempts have been undertaken in many other cities. Considering the SINPA programme focus on capacity building and strengthening and linking local institutions, some suggestions for fostering partnerships, are outlined here, with reference to learning experiences from BUPP, as well as other similar project experiences.

Participation is critically dependent on free flow of information and ideas both ways. This means both residents for whom the projects are meant as well as for officials and non-officials who attempt to visualise and formulate a project. The institutional setting can facilitate or hinder this process of participation. Participation is an open ended process with different players and stakeholders including CBOs, NGOs, departments of the City Corporation, departments of Government, trade groups/associations and private developers. All these groups have their own plans and resources, taking up activities of concern and interest to them, and there are bound to be complications, conflicts of interests and disagreements.

Participation and information flows should therefore be conceived in this perspective to enable communities and agencies (Public/private/NGOs) to interact with one another for a common good/goal. Institutions and mechanisms should be developed to articulate this process. This implies going beyond the traditional frameworks of

undertaking community participation as a means to mobilise the targeted beneficiaries in formulating and implementing specific projects conceived by public agencies. It implies a process approach which entails a careful inventory of what is possibly and what is not, what is acceptable given different interest, and to determine the largest common denominator of common interest and benefit. This is the only way to sustain the community's interest beyond specific project concerns. Ideally it would follow from an enabling role of the municipality as the city/town's mother institution. This approach would facilitate mobilising communities in the city as a whole, without necessarily restricting them to exclusive slum improvement and such other projects.

Facilitating Community Participation by establishing Linkages and Interactions

For establishing and sustaining such a process of community participation, there is a need to identify the key stakeholders and the various institutions who have a mandate to provide services in the city or town. Linking institutions and stakeholders is the next step. A quick exercise made to establish such linkages for the city of Bangalore resulted in a conceptual diagram indicated in next page.

The linkages are indicative and could form the basis for interaction both for project as well as non-project purposes such as launching public campaigns, mobilising voluntary efforts, information dissemination about projects and procedures, mobilising the communities for a social cause etc. etc. The linkages are visualised to facilitate an interaction process through three modes of participation: through CBOs, through NGOs, and through the elected local councillors. The citizens and CBO groups can work independently through a community development cell and when required can take support from the councillor system (ward committees), as also from NGOs.

4.5. A Community Development Unit (CDU) in local bodies

To explore and establish partnership arrangements and to facilitate an interactive process between service delivery agencies and communities, it is recommended to establish a Community Development unit in each municipality or City Corporation. This would give an impetus to the process of community organisation and promoting community management of service delivery. Ideally this unit should be under the direct charge of the administrative head (Commissioner), and may function as a customer service window of the local body. Operationally it should have an out-reach activity to establish and build a rapport with community groups and ward committees/councillors and others. NGOs could also interact with this unit to co-ordinate their activities.

Objectives and Tasks of a Community Development Unit (CDU)

As a service window, this unit should ideally be involved in the consultative process for all the activities of the local body, that has a direct or indirect bearing on the citizens concerns. This unit is expected to articulate the aspirations, expectations and felt needs of the targeted groups to other functional units like Health department, water department, revenue department, etc. for facilitating an objective and realistic planning of projects and schemes. The following specific objectives are suggested to be pursued by a CDU :

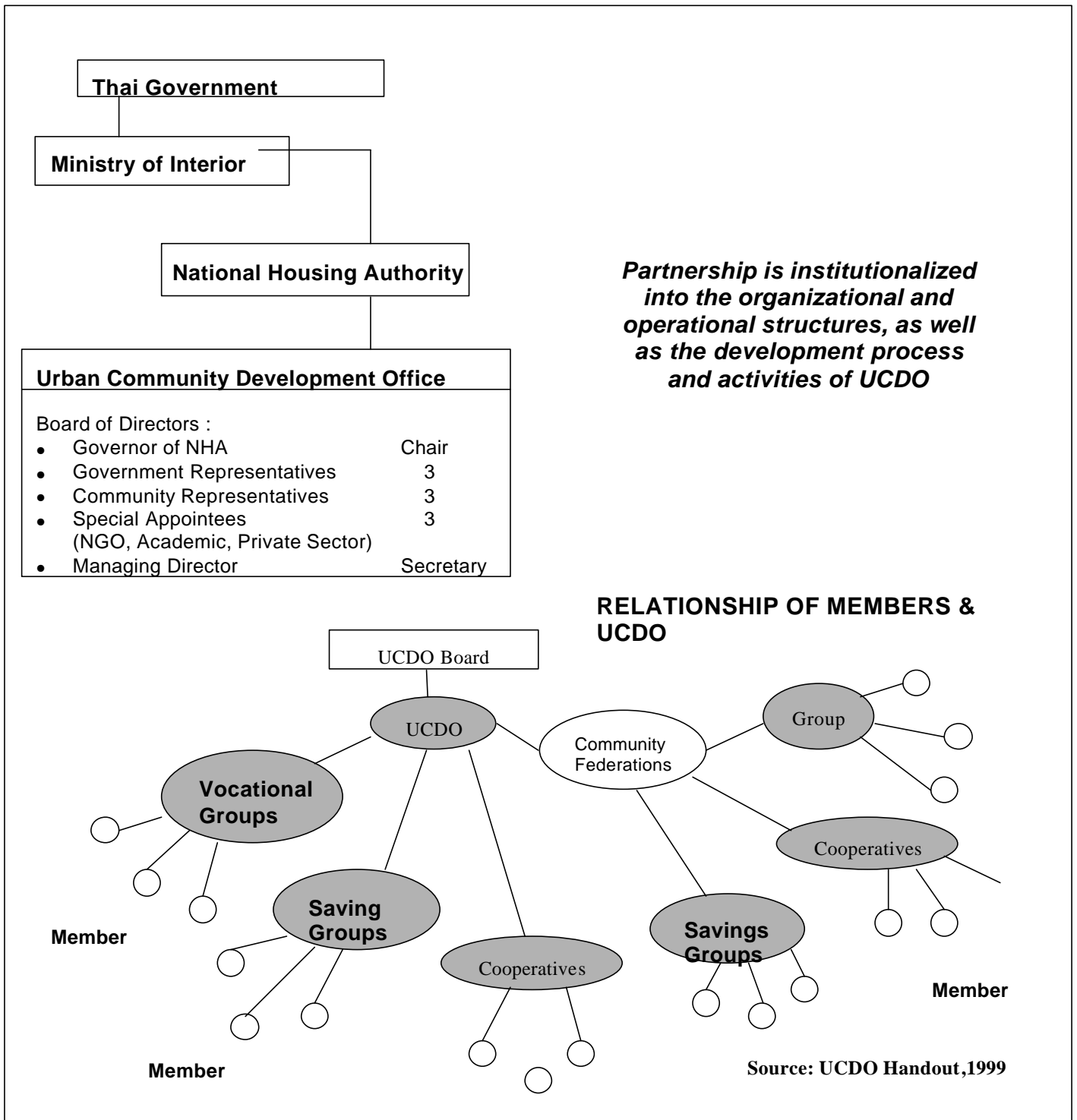
- a) to bring about a change in attitude of people by creating civic consciousness and by motivating people to improve their conditions of life, particularly those affecting physical, social, and psychological environments;
- b) establish and support community based organisations and self-help groups;

- c) develop linkages and interaction process between community, Govt./Semi Government and Non-Governmental agencies;
- d) develop leadership potential in the community;
- e) provide inputs based on the felt needs and demand assessment for service provisions to the staff of line departments of the corporation/ municipality. These could include support and advice relating to: developing realistic plans and projects for delivery of urban services; specifying user charges and modes of collection; making adjustments in delivery of services taking into account consumer priorities and complaints etc.

A CDU may also function as a co-ordinating unit with state level agencies and special purpose parastatal agencies like Water Board, electricity supply agency and other special purpose agencies to facilitate the process of development and delivery of services in line with citizen's priorities and demands. Of course, in case of external support the CDU will be playing an important networking and liaison role as regards national agencies and ministries as well as with foreign donor agencies.

Conceptual diagram: Linkages for the city of Bangalore

ANNEXE 1: UCDO ORGANISATIONAL CHART



Partnership is institutionalized into the organizational and operational structures, as well as the development process and activities of UCDO

Annex II: Terms of Reference for the Bangalore Review Study

Terms of reference for a Review Study of the Bangalore Urban Poverty Alleviation Programme

**To be carried out in the context of the SINPA Core Programme
In December 1999**

IHS, Rotterdam
November, 1999

Introduction

The SINPA programme aims to support the implementation of National plans of action which were adopted in many countries in the wake of the Habitat-II conference in Istanbul in 1996. SINPA – the ‘Support for the Implementation of National Plans of Action’ programme - focuses on helping to build the capacity of three cities in three countries to implement these plans: Zambia, Bolivia and Bangladesh. The programme was initiated in 1998 and will be completed in August 2001. Its mainstay is local capacity building by strengthening local institutions such as municipalities and other public institutions; by linking these to capacity building institutions such as universities; and by fostering public private partnerships where Governmental, Non-governmental organisations and the private sector co-operate with a view to local development in the broad field of habitat. Stakeholders work together to formulate, implement and monitor relevant activities in a participatory way. The programme also has a provision for research, making it possible to identify, study and analyse developments, programmes or policies which are relevant to programme implementation in one or more SINPA countries. This research is meant to be very concrete and practical, and to be of use to and to feed back into the specific country programmes.

The SINPA country programme in Bangladesh is being implemented in the city of Tangail. Among other things, an urban platform was established, which mobilises and unites various local stakeholders for local development. This platform has only been in existence since early 1999, and it is important for Platform members to be aware of experiences with and to learn lessons from urban platforms in other cities and countries. This is all the more so, as there are plans to replicate the Platform model to other cities in Bangladesh.

Experiences with urban platforms are not so many, and they have not often been documented in much detail. One exception forms the Bangalore Urban Poverty Alleviation Programme (BUPP), which was implemented in Bangalore, India, between 1993 and the middle of 1998. The programme aimed to set up and to test a model of sustainable urban poverty alleviation. Core of the model was the BUPP Steering Committee, a platform of Governmental, Non-governmental and Community Based organisations which implemented the programme. Programme progress was documented well over the entire programme period, both by programme staff and by the Dutch Programme Advisor who worked in with BUPP for 3 years (see below).

The present Terms of Reference concern a brief Review Study of this BUPP programme in the context of the SINPA programme. The review Study will be relevant in a practical, operational sense, first for the Bangladesh city of Tangail, other cities in Bangladesh which want to set up urban Platforms, and for the other SINPA countries Zambia and Bolivia. It should lead to very concrete and useful suggestions and recommendations. Research results will be fed back into these

countries, be published as SINPA publications and be made available internationally on the SINPA web-site.

These Terms of Reference, firstly briefly provide some information on the SINPA programme in Bangladesh and the BUPP programme. Subsequently the general requirements for SINPA research are listed, as well as the specific research objective and questions pertaining to BUPP. The last sections deal with the proposed manpower and the budget.

The SINPA Bangladesh Programme

The Bangladesh SINPA efforts concentrate on the town of Tangail, located north of Dhaka. In this city, the Tangail Urban Platform (TUP) has been established with a view to mobilise the largest possible participation and contribution of all stakeholders including public agencies for the development of Tangail. The TUP is chaired by the Chairman of the Tangail Pourashava (municipality), and has representatives of all Tangail stakeholders as members. In a general sense, it works together with and maintains close relationships with the developmental agencies in Tangail, as well as with community groups, the private sector and non-governmental organisations.

TUP members represent a broad spectrum of people and organisations in the city, ranging from the local press club to social workers and labour unions. Altogether, approximately 48 persons are members of TUP. It is being realized that this is a large number of people, and that this may hinder the effective operation of the TUP. Therefore, specific task forces have been established, which unite (smaller groups of) people around certain, locally important themes. Three task forces presently exist; one on Solid Waste Management, one on Traffic Management and one on Slum Improvement and Housing. Presently there are discussions to consider the need for establishing more task forces for example relating to the problems of the central canal, and to the central market.

The Bangalore Urban Poverty Alleviation (BUPP) Programme

The BUPP programme was implemented under an Indo-Dutch agreement between 1993 and 1998 with a financial contribution from the Netherlands. The programme objective was to set up and test a model of sustainable, comprehensive urban poverty alleviation, starting from community participation at the slum level. The programme aimed to link existing and new efforts of Governmental organisations, NGOs and community based organisations in what is termed the 'convergence' of programmes. The programme applied a flexible process approach and a 'bottom up approach'. The programme involved the setting up of an institutional structure, including a 'Public-Private' Steering Committee, a Programme Support Unit (PSU) and, at the slum level, Slum Development Teams (SDT). Guidelines, procedures and criteria were developed to make this structure function properly, as well as monitoring and evaluation systems to keep track of programme progress. The Steering Committee was the independent implementing agency of BUPP. It appointed programme staff, decided on the application of programme funds, selected the slums and coordinated slum improvement activity. The SC is chaired by the Secretary of the Department of Urban Development, Karnataka State. Members included, among others, the State Slum Clearance Board, the Bangalore City Corporation (Municipality), the Department of Women and Child Welfare and the Land Registration and Legalisation Office. Besides, three NGOs were members, as well as one representative of the Bangalore federation of slum organisations.

The relatively small Programme Support Unit - having a social, economic and housing department – co-ordinates the activities of the various organisations (both Govt and NGO) in the slums, while helping to form and guiding the Slum

Development Teams. The latter teams draft Slum Development Plans, which are approved by the Steering Committee and implemented by or under the supervision of the SDTs.

For various reasons, the BUPP programme was terminated in 1999. One important reason was that the Netherlands Government had decided to cancel the State of Karnataka – of which Bangalore is the Capital – as one of the concentration states for Netherlands Aid. The programme was closed despite the relatively positive outcome of a detailed review mission to BUPP led by Mrs. Sue Phillips (1998). However, it may be also noted that the programme could not fully achieve its ambitious objectives, and that programme implementation was relatively slow. But it is important to emphasise that BUPP was to be a 'learning by doing programme'. Steering Committee members, PSU staff, NGOs and slum communities and organisations all learnt many lessons and improved their cooperation and performance. It is these "learning experiences" which are felt to be very interesting and useful for other cities and countries amongst other things in terms of 'public-private' co-operation, urban platform management and capacity building.

SINPA research

Criteria for SINPA research include i) relevance to one or more country programmes; ii) experiences should already have been partially documented, but it would provide major benefits if research/ (practical, useable) documentation were improved and/or externally verified.

Common elements for research:

- Validation/ verification of claims made on the achievements and successes of a programme made by others;
- Processes of participation and partnerships in development and implementation;
- Documentation of processes (process mapping: who started the initiative, stakeholder co-operation and decision making), procedures and attitudes and forms of co-operation;
- Emphasis on operational details, and practical, (recommendation/ guidelines-like) reporting;
- Making a cost-benefit analysis of the participatory process; include perceptions of the stakeholders and beneficiaries; nature, quality and sustainability of the investments made;
- Documentation and reports should be easily accessible and understood (also by local people and politicians), be aimed at practitioners, and provide support for capacity building activities. Translation in local language will be carried out as part of the country programmes;
- Focus on positive and negative 'learning experiences'
- Collecting relevant documentation, photographs, video's.

Aim of the mission; specific issues to be addressed

To assess the nature, functioning, achievements and sustainability of the BUPP programme with a view to deduce lessons, experiences and operational recommendations which are relevant for setting up and sustaining Urban Platforms elsewhere.

This means that specific attention will be given to:

- The institutional structure of BUPP, incl. the Steering Committee, the Programme Support Unit, the Slum Development Teams and the various mechanisms and arrangements to promote 'the convergence of programmes and funds';

- The effectiveness and efficiency of this structure; and the nature and outcome of co-operation generally between GOs, NGOs, CBOs, and slum communities;
- More specific the nature and functioning of the BUPP Steering Committee, its composition, mandate, authority; and its functioning over time;
- BUPP achievements in terms of urban poverty alleviation, improved the living conditions of the urban poor, and empowerment, but also in terms of an public-private partnerships;
- The nature of participatory (planning) processes in BUPP, both at the level of the Steering Committee and Programme Support Unit Office, but particularly at the local slum level, also in relation to NGO-CBO (Slum Development Team) co-operation processes and dynamics;
- The linkages which could be established in the programme and the determinants of successful co-operation between Gos, NGOs and CBOs; also, the nature and impact of constraints, for example relationships with politicians or the impact of elections;
- The sustainability of BUPP: what happened to the programme, the Steering Committee and the partnerships after the Netherlands terminated its support; have programme elements been incorporated at the city level in Bangalore and at the level of individual organisations;
- To what extent is the BUPP model replicable to other cities; which conditions have to be fulfilled to make it successful in other cities;
- What has been the precise role of the Government, was there any involvement in BUPP of the private sector; what was the role of women in the programme.

The review and research activities of the Mission will take place in Bangalore between Friday, December 10 and Tuesday, December 21, 1999.

The review mission is proposed to be carried out by five or six persons:

- Two, perhaps three person(s) from Tangail city in Bangladesh who may not need to become involved too deeply in formal reporting, but who should participate in and guide the mission (in terms of setting the agenda and formulating concrete and relevant questions), be an eye-witness and who should draft a practically oriented end-of-mission note in Bengali;
- Mr. A.N Krishnamurthy of HSMI/HUDCO from New Delhi, India who has first hand knowledge of the BUPP programme, and who commands the local language – Kannada – which is spoken in Bangalore;
- A (preferably female) junior team member from India to address gender issues;
- Dr. Joop de Wit from the Institute for Housing and Urban Development Studies in Rotterdam, the Netherlands, who was Programme Advisor to BUPP between 1993 and 1996.

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Resumen en Español: Aprendiendo del Programa de Alivio de la Pobreza Urbana de Bangalore. Perspectivas Participativas en el Desarrollo Urbano

(Título original: Learning Lessons From the Bangalore Urban Poverty Alleviation Programme. Participatory Approaches to Urban Development)

por Joop W. de Wit, IHS, Rotterdam & A.N. Krishnamurthy, HSMI/HUDCO, New\Delhi

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Introducción

El Programa SINPA en Bangladesh se está ejecutando en la ciudad de Tangail. Se está realizando de forma coordinada entre los varios actores interesados en la localidad. El Programa de Alivio de la Pobreza Urbana en Bangalore, India (BUPP: Bangalore Urban Poverty Alleviation Programme), ejecutado entre 1993 y comienzos de 1999, es otra de las pocas experiencias parecidas. Se considera relevante esta experiencia para las demás ciudades de Bangladesh así como de Bolivia y Zambia. Por lo tanto se llevó a cabo el siguiente estudio en el mes de diciembre de 1999.

El Programa SINPA en Tangail.

Tangail tiene una población de 100.000 habitantes. El Programa SINPA fue lanzado en esta ciudad en 1998. En diciembre del mismo año se fundó el "Plataforma Urbana de Tangail" (PUT) para garantizar una participación amplia de los actores locales interesados. Los integrantes de la PUT son muy variados, incluyendo la Cámara de Comercio, la Unión de Ladrilleros, el Sindicato de Camineros, concejales y la Policía. Es presidida por el Presidente de la Municipalidad de Tangail. La PUT define los problemas claves de la ciudad, y formula los proyectos de acción a realizarse en el Programa SINPA.

(El informe describe las actividades realizadas a la fecha y los problemas enfrentados por el Programa SINPA en Tangail).

El Programa de Alivio de la Pobreza Urbana en Bangalore (BUPP)

Presentación

El BUPP comenzó en 1993, con el objetivo general de montar y probar un modelo de alivio de la pobreza urbana sostenible y comprensivo, basado en la participación comunitaria. Esto incluiría la descentralización de poderes y recursos financieros a los pobres de la ciudad. Se prestaría una atención especial a las necesidades de la mujer y los niños.

Sus objetivos fueron:

- Establecer una estructura institucional para estimular y facilitar los servicios existentes en Bangalore para aliviar la pobreza, así como incorporar nuevas iniciativas.
- Ejecutar algunos proyectos de pequeña escala en las áreas de la vivienda, la salud y la generación de ingresos, entre otros, en barrios pobres seleccionados.
- Desarrollar y probar un sistema de monitoreo y evaluación sobre el avance del Programa.

Los indicadores incluyeron: un aumento en la participación de los habitantes de los barrios pobres en la formulación de la política; mejor acceso a los servicios, recursos y instituciones; un aumento en la movilización de sus propios recursos y la sustentabilidad de las estructuras institucionales desarrolladas.

La Estructura Institucional del BUPP

1. El *Comité Directivo*: consistió en 12 miembros, entre ellos el Secretario del Departamento de Vivienda y Desarrollo Urbano del Estado de Karnataka, 5 representantes del gobierno estatal y local, 4 ONG's, la Corporación de Vivienda y Desarrollo Urbano (HUDCO) - una entidad nacional - y la Embajada de los Países Bajos en Nueva Delhi. El Comité Directivo tomó por sí mismo todas las decisiones sobre el Programa, sin la participación de las agencias existentes.
2. La *Unidad de Apoyo al Programa* (UAP): esta fue la entidad ejecutora además de ser el Secretariado del Programa. Entre sus funciones principales fue la de apoyar a las agencias gubernamentales encargadas del alivio de la pobreza en mejorar su capacidad para que pudieran posteriormente asumir sus funciones sin apoyo externo.
3. Los *Equipos (EDBP) y Planes de Desarrollo de los Barrios Pobres*: los EDBP sugirieron las actividades a realizarse en los barrios pobres y elaboraron sus planes de desarrollo. Normalmente fueron elegidos por los habitantes de los barrios mismos. La UAP y las ONG's apoyaron a los EDBP. Los EDBP contaron con cuentas bancarias, en conjunto con la UAP, para manejar los fondos del BUPP a nivel local (por ejemplo, para la construcción de un salón comunal).

Los Logros del Programa

En general

El Programa fue ejecutado en 14 barrios populares con una población total de aproximadamente 13,000 personas. Se pueden identificar muchos logros, entre ellos la legalización de siete barrios, el suministro de servicios de infraestructura (agua potable, unidades sanitarios colectivos, la construcción de salones comunales, la pavimentación de vías, energía eléctrica). En las obras físicas los habitantes aportaron su mano de obra. Parece que las mujeres han beneficiado más que los hombres en la medida que estas mejoras han hecho menos dura su vida cotidiana. Se creó además un sistema de ahorro y préstamo con más de mil beneficiarios, que se utilizó principalmente para montar pequeñas empresas.

Sin embargo, se detecta que 4-5 barrios captaron la mayor parte de los beneficios y los demás poco. Por lo tanto el impacto del Programa sobre la pobreza urbana fue relativamente limitado.

Empoderamiento

No existieron indicadores para medir este componente del Programa. Sin embargo, han aumentado los procesos de organización y cooperación en la mayoría de los barrios del Programa. Varios grupos sociales y individuos son más conscientes de las cuestiones claves del desarrollo amplio, y no solo del barrio, y muchos habitantes, especialmente las mujeres, son más exigentes ante las agencias gubernamentales, las ONG's, la UAP, hasta su propio EDBP. Sin embargo, prácticamente no se logró un equilibrio entre miembros hombres y mujeres en ningún EDBP, y en algunos la participación de la mujer fue mínima.

Estructura institucional y la construcción de modelos

La estructura institucional creada por el BUPP fue novedosa y ambiciosa. Sin embargo, hubieron algunos defectos. Por ejemplo, aunque comenzó bien el Comité Directivo, con una fuerte participación de todos los actores integrantes, a lo largo del Programa la participación disminuyó paulatinamente hasta que al final prácticamente no funcionó. Las decisiones sobre el Programa terminaron tomándose por la UAP y las agencias gubernamentales, sin la participación de las ONG's.

Además, la UAP no funcionó en cuanto a la facilitación de las agencias gubernamentales y las ONG's, en parte porque estas no aceptaron que cumpliera este papel. La UAP terminó ejecutando ella misma las actividades de alivio de la pobreza, así desarrollando un sistema paralelo a los del estado y de las ONG's.

Las Lecciones Principales del Programa BUPP

1. *El diseño y los objetivos del Programa*

- Habían demasiado objetivos.
- Algunos objetivos no se pueden razonablemente esperar lograr durante la vida de un Programa de dos años, por ejemplo respecto al desarrollo institucional.
- El Programa comenzó con algunos de los barrios pobres más difíciles a mejorar; hubiera sido mejor comenzar con los más fáciles hasta que el Programa se estableciera.

2. *La ubicación institucional y la pertinencia del Programa*

- El Programa fue ejecutado por el Comité Directivo, compuesto por representantes gubernamentales y ONG's. No se vinculó directamente con ninguna agencia del Gobierno. Así fue percibido ni como gubernamental ni no-gubernamental.
- El Programa no 'perteneció' ni al Gobierno de Karnataka ni a las ONG's de la ciudad. Nunca se logró la asignación de funcionarios estatales al Programa. Hubiera garantizado mejor la sostenibilidad del Programa constituir la UAP dentro de una de las agencias gubernamentales existentes.

- La estructura institucional fue compleja debida a la participación de múltiples actores. De igual manera los procedimientos involucraron a muchos actores y resultaron enredados.
- Hubiera sido mejor iniciar el Programa con actividades en pocos barrios hasta que la estructura institucional se consolidara y posteriormente ampliar sus actividades.
- Se debe evaluar la necesidad de la participación de funcionarios de muy alto rango en el Comité Directivo; mejor que sean los actores interesados locales claves en la ejecución.

3. *Los “Plataformas Urbanas”.*

Se propone que, en lugar de contar con un solo “plataforma” como en el caso del Comité Directivo del Programa BUPP, se establezcan dos – uno a nivel de la ciudad que se reúne aproximadamente dos veces al año para considerar los asuntos globales del proyecto (tales como los problemas de la tenencia de los predios) y otro a nivel de barrio que se dedica más a la ejecución misma. Esto último corresponde a los Equipos de Acción (*Task Forces*) de la ciudad de Tangail.

4. *Convergencia*

El BUPP no ha logrado mejorar la integración estructural entre las distintas agencias responsables para las estrategias de alivio de la pobreza. Esto por varios motivos: las agencias no percibieron las ventajas de un cambio estructural; los funcionarios no estaban acostumbrados a la planificación a nivel local; los numerosos objetivos del BUPP excedieron los de las agencias en su trabajo normal. Las agencias operan a veces como reinos independientes, cada una con sus propios objetivos y presupuesto, y cultura laboral y institucional. No hay porque suponer que van a comenzar a coordinarse solo porque se creó una nueva entidad con esta fin, especialmente si esto implica coordinar también con las ONG's.

Entre las lecciones son:

- Es preciso establecer un programa único para todos los actores interesados principales.
- Establecer un sistema integral de ejecución y gestión transversal.
- Establecer un mecanismo de financiamiento coordinado.
- Efectuar los cambios necesarios en los procedimientos de las agencias ejecutoras antes de comenzar la ejecución.
- Obtener personería jurídica para el Programa y posiblemente las nuevas organizaciones barriales.

5. *El papel de las Organizaciones No-Gubernamentales*

Las ONG's funcionaron mejor en el Comité Directivo que en los barrios. Su fortaleza es movilizar y organizar a las comunidades; en el trabajo más concreto (por ejemplo, el suministro de servicios o la creación de fuentes de empleo), no funcionaron muy bien. Ninguna tenía todas las capacidades necesarias o la experiencia relevante para esta

clase de trabajo. Sin embargo, no estuvieron dispuestas a colaborar con otras ONG's para unir experiencias y capacidades.

6. Las organizaciones barriales y la participación

En los barrios intervenidos se formaron equipos de residentes – los “Equipos (EDBP) de Desarrollo de los Barrios Pobres”. En algunos barrios se formaron a través del EDBP nuevos líderes; en otros, los líderes existentes asumieron el liderazgo del EDBP y lo ayudaron a funcionar eficazmente. Sin embargo, en otros los líderes existentes obstaculizaron su funcionamiento por motivo de intereses personales.

Se sugiere que:

- Se involucren a los funcionarios en los EDBP para que ayuden en facilitar el acceso a los servicios públicos.
- Se capaciten a los nuevos líderes, especialmente a las mujeres y los jóvenes.

7. El empoderamiento y el género

En muchos EDBP las mujeres participaron muy poco. Se debe considerar las ventajas y desventajas de trabajar con organizaciones comunitarias solo de mujeres y solo de hombres.

8. La participación y la planificación a nivel de barrio

Con varios EDBP se demoró mucho en lograr mejoras concretas físicas después de haber elaborado sus planes de desarrollo local. Esto contribuyó a la frustración local y, en algunos casos, al casi fracaso del EDBP.

Se realizaron muchas reuniones con la comunidad antes de realizar acciones, lo cual al inicio creó expectativas y luego decepción y desconfianza.

9. Proyectos de ahorro y crédito

Estos se pueden retomar con algunas observaciones, entre ellas:

- Solo se deben incluir los verdaderos pobres.
- Para el fondo rotatorio se puede buscar un aporte de la Municipalidad de Tangail y Gobierno de Bangladesh, entre otros.
- No se deben vincular con los bancos porque sus procedimientos convencionales demorarían sus actividades. Se debe organizar una federación de grupos de auto ayuda en materia de créditos, la cual misma podría eventualmente vincularse con los bancos.
- Los grupos de ahorristas deben recibir capacitación en la contabilidad, la realización de reuniones, etc. de las ONG's y otras organizaciones especializadas en la materia.

10. Mejoramiento de los barrios pobres

Se considera que se puede establecer en Tangail una unidad parecida a la UAP del BUPP dentro de la unidad local responsable para el mejoramiento de los barrios pobres. De igual manera, en los barrios mismos se pueden establecer EDBP.

11. Vivienda urbana

- Se debe modificar la legislación sobre planeación para regularizar el concepto de alta densidad y usos mixtos de los suelos en los barrios pobres. Paralelamente se deben elaborar normas y estándares apropiadas para estos asentamientos.
- Se debe iniciar un proceso de regularización de los asentamientos que no cuenten con la seguridad de la tenencia.
- Se deben elaborar proyectos de lotes con servicios para facilitar el desarrollo progresivo.

12. La participación comunitaria en la vivienda popular

Para facilitar la participación se debe:

- Mejorar la información sobre la disponibilidad y los precios de terrenos.
- Otorgar la asistencia técnica para que las familias pobres tengan mejor acceso a una mejor tecnología y materiales más económicos.
- Prestar servicios legales sobre las leyes de planeación, normas de construcción y las leyes municipales.
- Capacitar a los líderes de base para que multipliquen los servicios arriba mencionados en sus barrios.

13. El financiamiento del mejoramiento de la vivienda

Teniendo en cuenta que los pobres no tienen acceso a créditos de largo plazo para la vivienda se deben buscar nuevos mecanismos tales como:

- La creación de un fondo rotatorio para la vivienda.
- La elaboración de métodos innovativos del otorgamiento de préstamos (por ejemplo, la utilización de subsidios como garantía para los préstamos).
- La elaboración de proyectos de vivienda dirigidos a los pobres, especialmente el mejoramiento de la vivienda existente.

Recomendaciones generales para las metodologías participativas

Entre otras:

1. Se debe intervenir en los barrios donde se dispone de la voluntad participativa, no según elección de funcionarios.
2. Se debe buscar la colaboración entre el Gobierno y los demás actores interesados en el alivio de la pobreza. Esta representa más que la participación comunitaria puntual de un barrio; es un proceso permanente y amplio a nivel de la ciudad que requiere la elaboración de nuevos mecanismos institucionales.

3. Se debe establecer una Unidad de Desarrollo Comunitario en cada entidad local. Esta promovería el proceso de organización comunitaria y la gestión comunal del suministro de servicios. A través de la Unidad la comunidad puede articular sus expectativas y inquietudes ante las distintas entidades estatales responsables de los servicios. Puede también servir para formar líderes locales y conscientizar la comunidad en cuanto a sus derechos y deberes cívicos.
4. Se deben prever los aportes de las ONG's como complementarios a los de las organizaciones de base y del estado. (Se plantea el ejemplo de la Oficina de Desarrollo Comunal Urbano de Tailandia como modelo potencial para la institucionalización de los lazos de colaboración entre los sectores gubernamental y no-gubernamental).