

2009 ANNUAL PROGRESS REPORT:

INDIA AND GHANA

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

ABOUT CHF INTERNATIONAL

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

ABOUT THE BILL & MELINDA GATES FOUNDATION

Guided by the belief that every life has equal value, the Bill & Melinda Gates Foundation works to help all people lead healthy, productive lives. In developing countries, it focuses on improving people's health and giving them the chance to lift themselves out of hunger and extreme poverty. In the United States, it seeks to ensure that all people — especially those with the fewest resources — have access to the opportunities they need to succeed in school and life. Based in Seattle, the foundation is led by CEO Patty Stonesifer and co-chair William H. Gates Sr., under the direction of Bill and Melinda Gates and Warren Buffett.

For more information about SCALE-UP contact:

Mathew Chandy

Email: mchandy@chfinternational.org

Tel: +1 301 587 4700

TABLE OF CONTENTS

ACRONYMS AND ABBREVIATIONS	1
THE CHALLENGES OF URBANIZATION	2
LEARNING BY DOING: AN OVERVIEW OF THE SCALE-UP PROGRAM Building the Capacity of Local Intermediaries Engaging Local Governments Integrating the Voice of Urban Poor SCALE-UP Learning Agenda	3
WHERE SCALE-UP WORKS	
INDIA	5
GHANA	6
PUNE LEARNING INITIATIVE I: URBAN GOVERNANCE - MASHAL	7
PUNE LEARNING INITIATIVE II: IN-SITU SLUM UPGRADING - SPARC/MM	9
PUNE LEARNING INITIATIVE III: WASTE PICKERS COLLECTIVE - KKPKP	10
NAGPUR LEARNING INITIATIVE IV: SLUM REDEVELOPMENT - ESAF	12
NAGPUR LEARNING INITIATIVE IV: MUNICIPAL SOLID WASTE - CNI-SSI	13

BANGALORE LEARNING INITIATIVE VI: SLUM REDEVELOPMENT - SPARC/MM	15
BANGALORE LEARNING INITIATIVE VII: COMMUNITY-BASED SOLID WASTE MANAGEMENT - CES	16
BANGALORE LEARNING INITIATIVE VIII: LABOURNET - URBAN WORKFORCE DEVELOPMENT -	17
ACCRA LEARNING INITIATIVE I: YOUTH SKILL DEVELOPMENT - GACEED	20
ACCRA LEARNING INITIATIVE II: SERVICE DELIVERY AND FINANCIAL SERVICES - YWF	21
ACCRA LEARNING INITIATIVE III: SLUM UPGRADING - PD	21
ACCRA LEARNING INITIATIVE IV: INCLUSIVE PLANNING AND YOUTH DEVELOPMENT - NIMCOSS	23
ACCRA LEARNING INITIATIVE V: URBAN SERVICE DELIVERY - PRONET	24
ACCRA LEARNING INITIATIVE VI: MUNICIPAL AND COMMUNITY-BASED ORGANIZATION CAPACITY BUILDING	24
SEKONDI-TAKORADI LEARNING INITIATIVE VII: ENTERPRISE DEVELOPMENT AND FINANCIAL SERVICES - DQF	25
SEKONDI-TAKORADI LEARNING INITIATIVE VIII: URBAN SERVICE DELIVERY - FON	26
LESSONS LEARNED: GHANA	27

ACRONYMS AND ABBREVIATIONS

AMA	ACCRA METROPOLITAN ASSEMBLY
BBMP	BRUHATH BENGALURU MAHANAGAR PALIKE
BMGF	BILL & MELINDA GATES FOUNDATION
CBO	COMMUNITY-BASED ORGANIZATION
CES	CHRIST EDUCATIONAL SOCIETY
CHF	CHF INTERNATIONAL
CNI-SSI	CHURCH OF NORTH INDIA SOCIAL SERVICES INSTITUTE
DQF	DAASGIFT QUALITY FOUNDATION
ESAF	EVANGELICAL SOCIAL ACTION FORUM
FON	FRIENDS OF THE NATION
GACEED	GA MASHIE CENTER FOR EDUCATION AND ENVIRONMENTAL DEVELOPMENT
GIS	GEOGRAPHIC INFORMATION SYSTEM
ITI	INDUSTRIAL TRAINING INSTITUTE
JNNURM	JAWAHARLAL NEHRU NATIONAL URBAN RENEWAL MISSION
KKPKP	KAGAD KACH PATRA KASHTAKARI PANCHAYAT
LI	LOCAL INTERMEDIARY
MASHAL	MAHARASHTRA SOCIAL ACTION AND HOUSING LEAGUE
MAYA	MOVEMENT FOR ALTERNATIVES AND YOUTH AWARENESS
MFI	MICRO-FINANCE INSTITUTION
MM	MAHILA MILAN
NGO	NON-GOVERNMENTAL ORGANIZATION
NIMCOSS	NIMBA COMMUNITY SUPPORT SERVICES
NMC	NAGPUR MUNICIPAL CORPORATION

NSDF	NATIONAL SLUM DWELLERS FEDERATION
PD	PEOPLE'S DIALOGUE ON HUMAN SETTLEMENTS
PRONET	PROFESSIONAL NETWORK ASSOCIATES
RCV	RESIDENT COMMUNITY VOLUNTEERS
STMA	SEKONDI-TAKORADI METROPOLITAN AREA
SCALE-UP	SLUM COMMUNITIES ACHIEVING LIVABLE ENVIRONMENTS WITH URBAN PARTNERS
SMS	SHORT MESSAGE SERVICE
SNDT	SHREEMATI NATHIBAI DAMODAR THACKERSEY WOMEN'S UNIVERSITY
SPARC	SOCIETY FOR THE PROMOTION OF AREA RESOURCE CENTRES
UCD	URBAN COMMUNITY DEPARTMENT
YWF	YOUTH AND WOMEN'S FOUNDATION

THE CHALLENGES OF URBANIZATION

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

In India, more than 158 million people live in urban slums and other informal settlements, which accounts for more than 15 percent of the country's population and 55 percent of the urban population. In Ghana, almost 5 million people live in slums, which represents almost a quarter of the entire population, and 70 percent of urban residents.

Though separated by thousands of miles and shaped by different social, political and economic forces, the slum communities of India and Ghana experience similar deficiencies: poor integration into the urban fabric; lack of physical and social infrastructure services; and often excluded or marginalized socially, economically and politically .

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

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

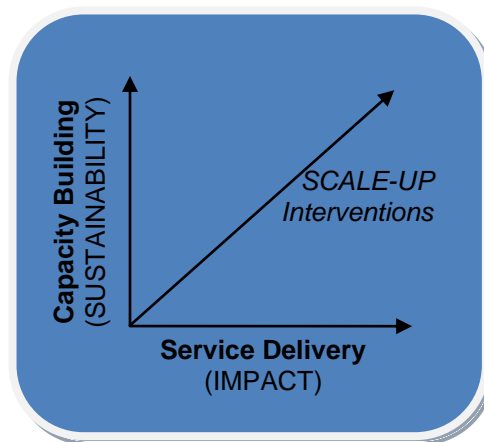
LEARNING BY DOING: AN OVERVIEW OF THE SCALE-UP PROGRAM

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

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

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

Figure X: Achieving Impact and Sustainability



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

SCALE-UP also takes a more systematic approach to building the capacity of partners based on the principles of Organizational Development (OD). OD requires an organization-wide effort to increase its effectiveness, growth and development. OD calls on organizations to undertake a “process of change” that will make their organizations stronger. Under SCALE-UP, CHF focuses its OD assistance around six major areas:

- Governance and Leadership
- Vision, Mission & Strategy
- Strategic Resources
- Program Delivery & Impact

- Resource Development
- Internal Operations & Management

Engaging Local Governments: Creating sustainable solutions to urban poverty also requires a fundamental redefinition of political relationships between governments and the urban poor. That's why SCALE-UP encourages new and innovative partnerships between communities and their local governments. From "participatory budgeting" to community-operated solid waste management systems, relationships between all stakeholder must be re-imagined and platforms for engaging each other must be institutionalized, SCALE-UP even calls on LIs to continuously assess *how* they engage residents in the development solutions they advance and *how much* community "participation" they enable throughout the project cycle.

Integrating the Voice of the Urban Poor: SCALE-UP seeks to empower residents of slums to actively participate in designing and implementing physical and social improvement projects. SCALE-UP achieves this by creating space for individuals and community groups to be heard and have influence from the initial project inception. CHF recognizes that there are many ways to solicit community participation in projects and that process requires engagement of a full spectrum of stakeholders, from active residents that take leadership roles, to those that simply "show up", and even those that dissent or oppose projects. At the same time, the "voice of the poor" represents itself through individuals and collectively through organized groups.

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

Figure X. Tangible Outcomes Sought by SCALE-UP

Shelter



New / Improved
Housing

Livelihoods



Collective
Sale



Small Bus.
Development



Jobs &
Vocational Skills



Entrepreneurship

Services



Sanitation



Water



Solid Waste
Management



Renewable /
Clean Energy



Information
Technology

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

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

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

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

WHERE SCALE-UP WORKS: INDIA

Pune

Not only is Pune one of the fastest growing cities in India (grown by 62.8 percent between 1991 and 2001), but its slum population is increasing rapidly as well. From 2001-2007, Pune's slum population increased by 176 percent to over 1 million people. While residents in Pune's 564 slums generally enjoy a better standard of living than in Bangalore and Nagpur, and many have access to water supply, streetlights, schools and primary health care, overall service delivery has not kept pace with slum residents' growing needs. The urban community department of the local government has an organized social service sector delivery model that serves a third of its urban poor, and is one of the reasons that CHF is working in Pune.

Nagpur

Roughly 40 percent or nearly 1 million of Nagpur's population of 2.42 million people live in the city's 427 slums, making it India's fourth largest city in terms of slum population. Urban services are generally inadequate in Nagpur, with water only available four hours per day, and only 40 percent of the city served by a sewer system. Much of the city's human waste flows through open drains, frequently choking manholes. Nagpur benefited from a \$350 million drive in 2002 to widen and upgrade roads within the city with the aim of maximizing road utilization, an effort that is making the city "accessible" for both the poor and the rich.

Bangalore

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

WHERE SCALE-UP WORKS: GHANA

Accra

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

regularly increases its population by over 50 percent, straining city services and creating transportation challenges.

Sekondi-Takoradi

The twin cities of Sekondi and Takoradi anchor the region known as the Sekondi - Takoradi Metropolitan Area (STMA), which comprises over 65 pockets of settlements, at least 14 of which have populations exceeding 7,500. It is difficult to calculate an accurate number of slum communities in SAEMA, because slums are interspersed evenly throughout higher income neighborhoods. However, there are at least 12 sizeable slums, with populations ranging from 1,300 to over 34,000 people each. Urban infrastructure and services are insufficient, although better than in Accra. The recent discovery of oil off the coast of the Western Region has the potential to significantly alter the socio-economic profile of Sekondi-Takoradi in the next decade. Increased demands for coastal land and services will force recent migrants to informal settlements within both the metropolitan and peri-urban areas.

INDIA

PUNE LEARNING INITIATIVE I: URBAN GOVERNANCE - MASHAL

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

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

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

Together, CHF and MASHAL have trained over 100 municipal government staff and some 4,800 Resident Community Volunteers (RCVs) on how to conduct and update community-based surveys, develop schematic representations of community profiles, and plan and implement projects through participatory principles. MASHAL, through improved capacities, has coordinated with UCD to conduct 52 sessions for over 1,200 RCVs on issues related to micro-planning and community contracting. Empowering RCVs and their communities with survey results provides an opportunity for them to better understand their communities.

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

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

Current Impact

27,365 Household (128,115 individuals) in 59 Slums have Completed HH Socio-Economic Surveys and are Compiled in a GIS
875 Resident Community Volunteers Trained in Community Action Planning
59 Slums have Completed Action Plans with Neighborhood Groups
1,250 Resident Community Volunteers Trained on Health and Hygiene

Lessons Learned

Sustaining multi-dimensional projects like Utthan requires multiple champions at both the community and institutional level. While changes at the institutional level are critical, presence of smaller champions at the community level have sustaining impact.

PUNE LEARNING INITIATIVE II: SLUM UPGRADING - SPARC/MM

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

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

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

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

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

Current Impact

7 SLUMS HAVE GIVEN CONSENT TO PARTICIPATE IN HOUSING PROJECTS
9 HOUSING UNIT (FOR 45 RESIDENTS) UNDER CONSTRUCTION OR COMPLETED; 750 HOUSING UNITS IN PIPELINE SLATED FOR CONSTRUCTION
245 RESIDENTS PARTICIPATING IN SELF HELP GROUPS TO COLLECT SAVINGS NEEDED FOR THEIR 10% CONTRIBUTION TO HOUSING

Lessons Learned

Reforms through innovation – CHF/MM's approach towards convincing the local government to undertake on-site slum upgrading approaches has enabled the city to develop new community-friendly initiatives that assist in achieving the mandated reforms within JnNURM's Basic Services to the Urban Poor.

PUNE LEARNING INITIATIVE III: WASTE PICKERS COLLECTIVE - KKP KP

CHF is working with the Department of Continuing and Adult Education and Extension Work at one of India's oldest universities for women, SNDT, to help integrate Pune's many 'waste pickers' into KKP KP, a trade union of scrap collectors, and its subsidiary organizations established to meet improve the livelihoods and working conditions of this crucial segment of the urban poor. CHF's partnership with SNDT/KKP KP is focusing on establishing a sustainable health care system for these very low-income individuals, providing access to better equipment and practices, and improving their livelihoods by setting up scarp shops to segregate and sell waste at higher rates.

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

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

To reduce incidence of illness and injuries, CHF and SNDT/KKP KP is also designing and distributing equipment and tools to make the process of waste collection more hygienic for its members.

Based on the current capacities of KKP KP and CHF's organizational assessment, capacity building activities have focused on developing KKP KP's financial and administrative systems. CHF and KKP KP are also improving internal systems for conducting micro-credit activities with KKP KP members.

Current Impact

50 waste collectors selling recyclables to scrap shops
1,777 health screenings have been completed for waste collectors; analysis of health concerns impacting waste collectors' community is completed
6,500 waste collectors benefiting from health programs
6,500 waste collectors benefiting from membership in KKP KP

Lessons Learned

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

BOX

'Fluid' Slums

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

BOX

Maximizing India's Policy Response

SCALE-UP builds on the Government of India's \$27 billion urban renewal and reform program launched in 2006 called the Jawaharlal Nehru National Urban Renewal Mission (JnNURM). This program was designed to provide financial and technical support to states and cities to implement reforms associated with: a) ensuring basic services to urban poor; b) implementation of the 74th constitutional amendment act; c) community participation law; d) e-governance; e) internal earmarking for basic services for poor; and f) user charges.

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

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

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

BOX

Bettering Lives for Waste Pickers

By the time she was 22, Suman More has already been a waste picker for nine years. While her husband worked as well, the main source of income for them and their four children was through selling valuables she found by waste picking. Suman would pick up recyclable waste from the streets, local waste depositories, and even from public waste bins provided by the local government. Even working very long hours Suman barely collected enough waste to make a living.

Since joining the KKPKP in 1992, her working conditions have improved and she has been able to increase her income. “I work only four hours and make more money these days, since now I collect waste in an organized manner going from door to door. The quality of work is better because I can take a proper lunch break and build relationships with people.”

The local government created a sorting shed where several waste pickers gather to sort their waste, so Suman no longer takes the waste home to sort. Once she goes home, she now has time for herself.

KKPKP helped Suman enroll her children in school, where they have excelled. Her son Laxman now works with KKPKP as a manager of a scrap shop and is also a part-time journalist at a local newspaper.

BOX

Creating a “Slum Free City”

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

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

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

There is a renewed interest among NMC officials to replicate this project in other communities now that they have project templates and the necessary confidence. NMC recently submitted a proposal to the Government of India in New Delhi for a project to redevelop four more slums. While the first proposal in Jat Tarodi took over six months, the new one took a mere 30 days.

NAGPUR LEARNING INITIATIVE IV: SLUM REDEVELOPMENT - ESAF

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

CHF and ESAF, in partnership with the local government, Nagpur Municipal Corporation (NMC), prepared project proposals for five slum communities in Nagpur. This was a collaborative effort between the community and the NMC to ensure that there was sufficient community buy-in and an implementation strategy that included strong institutional support from the municipality. CHF/ESAF’s effort enabled Nagpur Municipal Corporation to secure about \$14.7 million for the

implementation of slum redevelopment and housing for over 1430 households. As part of the proposal development process, CHF and ESAF established community mobilization and outreach programs to ensure that the final outcomes were had community support and could proceed without delays.

ESAF, with technical support from CHF, developed guidelines for setting up groups within each slum community. These collective structures will subsequently become self-help groups which will be the basis of setting up a credit product that ensures household contributions are collected. Financial arrangements are brokered by the local government with tripartite arrangements between ESAF and commercial banks. CHF/ESAF ensured participation of local slum community leaders to make sure that there was transparency in establishing slum boundaries, ownership of land parcels, and verifying socio-economic data of slum residents.

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

In June of 2009, CHF initiated a second project with ESAF and Thrive. Thrive is an acclaimed non-profit organization that provides low cost solar lighting technology. This new initiative is aimed at providing renewable energy solutions by introducing solar powered lanterns to slum communities and street vendors that do not have access to electricity from the city's power grid. These lanterns have enabled street vendors to increase their income by allowing them to operate after sunset and eliminating their regular expenses on non-renewable fuels. Similarly, these lighting solutions have enhanced the quality of life for slum residents after dark by providing an alternative to polluting, hazardous kerosene lanterns and eliminating their typical fuel expenses. ESAF has provided financing options for individuals and households. So far, 316 families have made use of this solar technology, and 20 Beneficiary Groups are making weekly collections as needed.

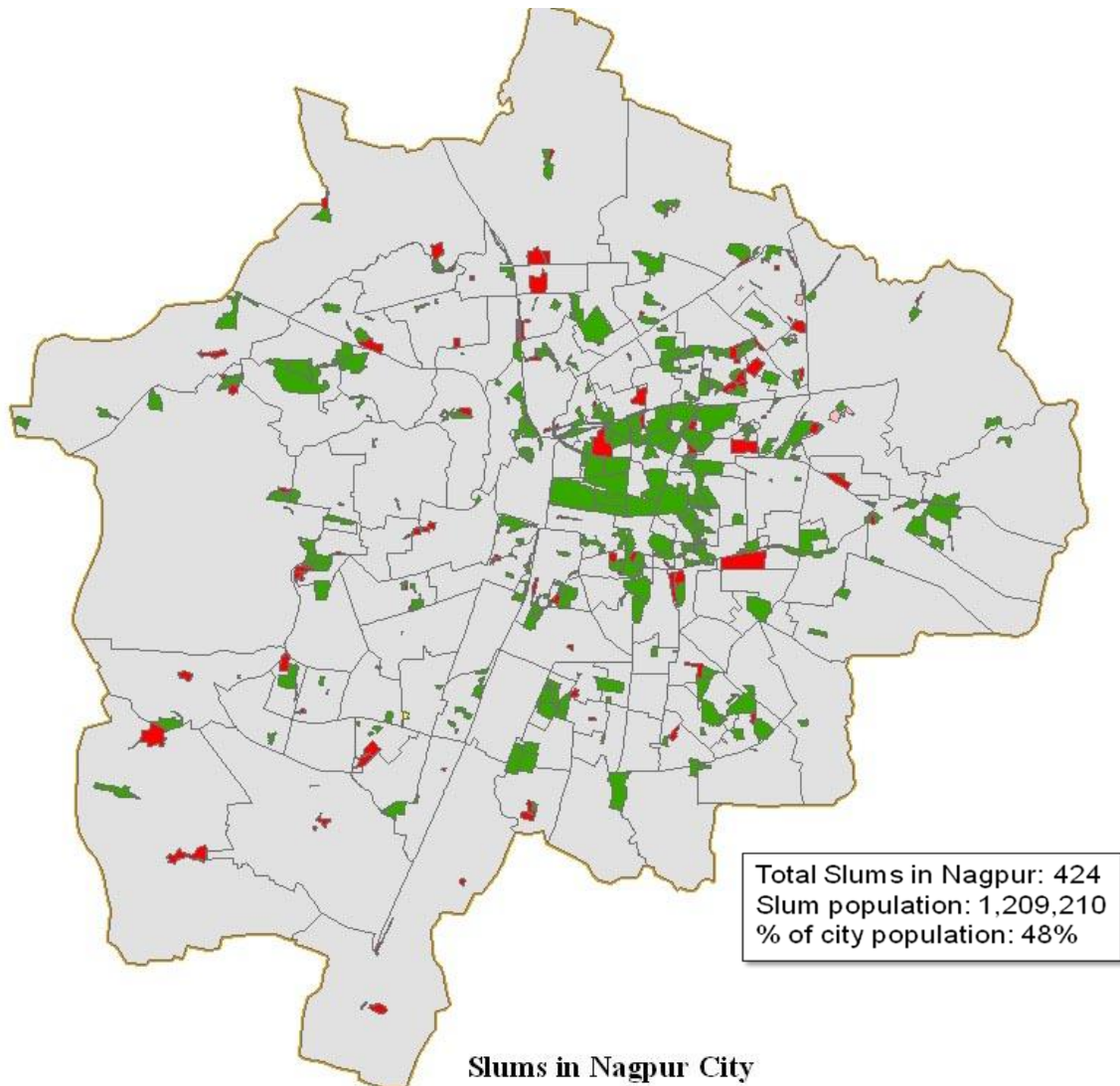
Current Impact

5 SLUMS HAVE GIVEN CONSENT TO PARTICIPATE IN HOUSING PROJECTS
8 HOUSING UNIT UNDER CONSTRUCTION OR COMPLETED; XX SLATED FOR CONSTRUCTION IN PIPELINE
424 SLUM SETTLEMENT SURVEYS COMPLETED AND MAPPED IN GIS
1 CITY-WIDE STRATEGY FOR UPGRADING ALL SLUMS IN NAGPUR COMPLETE
316 FAMILIES BENEFITING FROM RENEWABLE SOLAR LANTERNS

Lessons Learned

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

Energy projects must be designed to match city priorities. In Nagpur, this initiative triggered interest among elected representatives and the slums were thereafter provided formal access to the grid.



NAGPUR LEARNING INITIATIVE V: MUNICIPAL SOLID WASTE - CNI-SSI

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

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

CNI-SSI has conducted surveys and mapped where the waste collector population lives in the city to better understand their socio-economic circumstances. The mapping exercise provided guidance on selecting target slum communities to target interventions.

CNI-SSI, with support from CHF, has succeeded in establishing a relationship with the local government with the aim of integrating waste pickers into city's waste management system. The initial step of providing identification cards to waste collectors helped them gain access to the dump yard, which they were previously excluded from or vulnerable to harassment. CNI-SSI has also helped communities to start a savings and credit program and begin selling waste collectively which has already shown increase in profits by over 12 percent. Women traditionally in the waste collecting trade were targeted for alternative livelihoods and provided options to be trained in technical skills such as sewing, hair styling, cleaning and housekeeping. CNI-SSI has established strong relationships with the local government and facilitates health clinics for waste pickers and city-wide awareness about segregation of waste for recycling.

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

Current Impact

500 informal waste collectors have improved the working conditions and safety equipment
375 waste collectors received vocational training and/or alternative employment opportunities
1,000 waste collectors have federated
3,397 waste collectors have received health care and health and hygiene education,

Lessons Learned

Informal waste collectors collect as much as 15% of the waste in some cities in India. These services should not be overlooked as they reduce the burden on the municipal budget and landfill, they recycle waste more efficiently, and they improve the living conditions of many neighborhoods. Cities with well established waste management services provide several employment options for traditional waste collection communities within the formal system.

NGOs with no background in waste management activities were able to adapt to the challenges within the sector and able to provide quality services.



QUOTE

“ We have to build our own capacity to develop models to service the

slums and the role of CHF and partners have enabled us to kick start the process”

Aseem Gupta,

Municipal Commissioner,
Nagpur Municipal Corporation

QUOTE

“ In over 40 years of my work in slums, this is the first time I have seen

people demolishing their own homes.”

Janice Perlman,

Founder and Director, Megacities, on visiting Jattoradi slum in Nagpur

BANGALORE LEARNING INITIATIVE VI: SLUM REDEVELOPMENT - SPARC/MM

CHF was invited by the Bruhath Bengaluru Mahanagar Palike (BBMP) to assist its department improving Bangalore’s slums to by helping implement slum redevelopment projects. The situation required CHF to assist in implementing a slum redevelopment program which provides subsidized housing for about 1,174 residents of 13 slums. Unlike the efforts in Nagpur and Pune where CHF and its partners played an active role in the design of the program, the primary challenge of this project has been to gain community support in a project that was conceived by external consultants with minimal community consultation. CHF partnered with SPARC and its people’s movement partners, Mahila Milan and the National Slum Dwellers Federation (NSDF), to remedy this. The intervention was designed to develop a sustainable relationship between the city and its poor in order to deliver housing and basic services with funding from JnNURM.

Mahila Milan has played a critical role in mobilizing residents, working to resolve the challenges involved with getting community consent for upgrading or relocation, verifying beneficiaries, arranging for temporary residence shelters during construction, and starting a savings group for residents to help them meet their contributions for the new housing. Similar to CHF’s efforts with partners in Nagpur, Mahila Milan is also helping the government verify 100 percent of beneficiaries by collecting key household information and distributing biometric identification cards.

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

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

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

CURRENT IMPACT

8 SLUMS HAVE GIVEN CONSENT TO PARTICIPATE IN HOUSING PROJECTS
283 HOUSING UNIT UNDER CONSTRUCTION OR COMPLETED; 348 ADDITIONAL HOUSING UNIT IN PROJECT PIPELINE FOR CONSTRUCTION
1,415 RESIDENTS DIRECTLY BENEFITING FROM NEW HOUSING; 1,740 ADDITIONAL RESIDENTS SLATED TO BENEFIT FROM NEW HOUSING IN PIPELINE
11 SELF HELP GROUPS ESTABLISHED AND APPROXIMATELY \$10,000 IN SAVINGS COLLECTED
220 SLUM SETTLEMENT SURVEYS COMPLETE AND MAPPED IN GIS

LESSONS LEARNED

Communities participation and consultation is paramount when designing redevelopment and upgrading plans. Retroactive community mobilization results in delays and conflicts. The Bangalore phase I project of redeveloping 13 slum communities is an example of external consultants developing projects without adequate background assessment. After approval of the project from the central government, it was determined that 8 of the 13 slums could not host the proposed housing development due to unresolved issues related to land tenure, unaccounted beneficiary count and the presence of existing permanent structures. The progress made so far is testimony of the corrective actions undertaken by MM.

BANGALORE LEARNING INITIATIVE VII: COMMUNITY-BASED SOLID WASTE MANAGEMENT - CSA

CHF partnered with the Center for Social Action (CSA), part of Christ University, to build a community-based solid waste management system that provides door-to-door collection in the Rajendranagar slum community. Rajendranagar was previously overlooked by municipal waste management services and no service was available in and around the slum community. CSA has worked in this slum for more than 10 years on child education and setting up self help groups. Though they were completely new to solid waste management, they readily agreed to initiate this in Rajendranagar. They have demonstrated their ability to set up a community-based collection and sorting systems..

CSA’s collection system is fee-based and is operated by a community interest group of local women, making it sustainable beyond the duration of the SCALE-UP program. The initiative is designed to create new jobs for slum residents within the area of trash collection. The service fees from household collection and selling recyclable solid waste and compost provide the revenue needed to pay the salaries of the community members managing the effort, and to pay for operating and maintaining the facility. Currently the initiative serves 1,200 out of 3,400 households in Rajendranagar and is expanding to serve 2,000. An additional collection program is now being set up in a neighboring slum, Ambedkarnagar, to serve an additional 1,000 households (. Plans to expand into additional slums are being explored.

CSA also set up a paper recycling facility which employs residents of Rajendranagar slum to make paper products for institutional consumers. Motivated by this program Christ University has

also initiated a “zero waste” policy on their campus. The local government has supported this program by providing land to establish sorting stations, and has signed an agreement so that CSA can continue providing solid waste management services beyond the life of SCALE-UP.

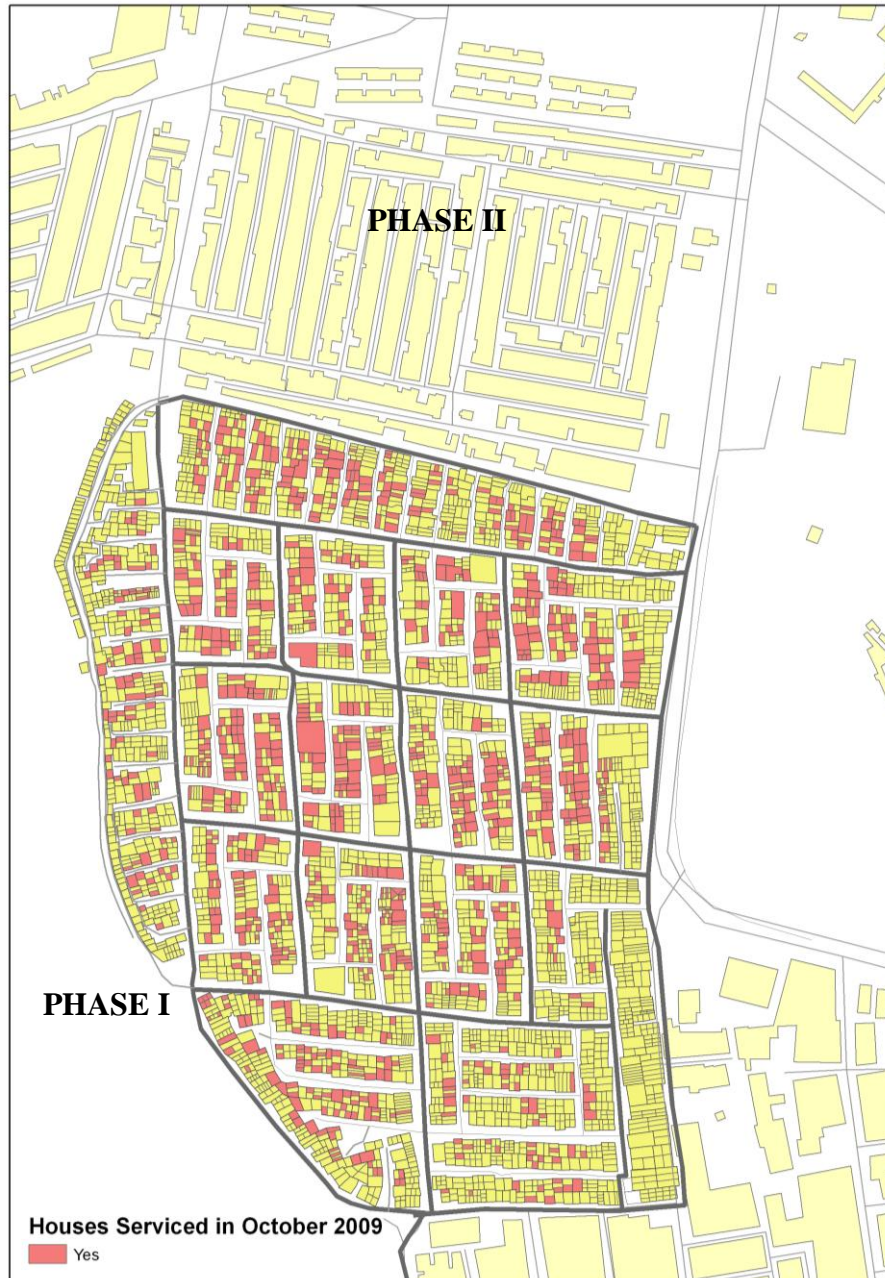
Current Impact

Current	Target
1,200 households in slum receiving door-step solid waste collection	3,000 households in slum receiving door-step solid waste collection
54,000 Kg waste collected per month	135,000 Kg waste collected per month
3,000 Kg waste composted and/or recycled per month	12,750 Kg waste composted and/or recycled per month
6,000 residents directly benefiting from solid waste collection	15,000 residents directly benefiting from solid waste collection

Lessons Learned

Slum residents have demonstrated willingness to pay for waste collection services. This service fee and the sale of recyclable waste has been a significant source of revenue for sustaining operations of community-based waste collection programs. Municipal governments are searching for solutions to minimize waste that goes to their landfills.

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



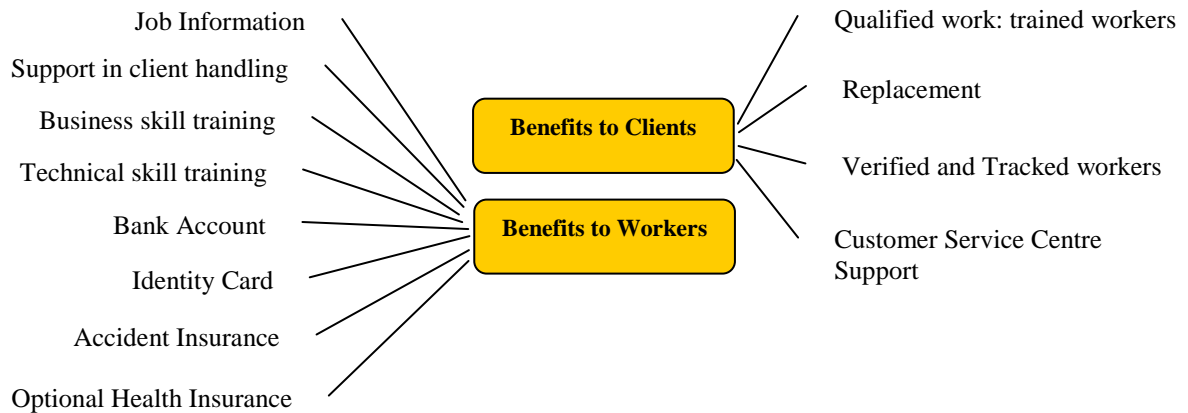
BANGALORE LEARNING INITIATIVE VIII: URBAN WORKFORCE DEVELOPMENT - LABOURNET

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

CHF is working with the Movement for Alternatives and Youth Awareness (MAYA) to support their social enterprise called LabourNet. LabourNet seeks to provide informal sectors construction and service sector workers with institutionalized access to jobs, enhanced incomes, and financial and

social services. LabourNet does this by filling the market gap between the supply and demand of trained workers in these sectors. With this market linkage, LabourNet also offers social benefits that informal sector workers are largely excluded from.

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



With support from SCALE-UP, LabourNet has increased the number of workers enrolled to more than 22,000. Of this total 7,578 workers have opened bank accounts; 2,455 have completed skills training programs; 12,742 workers (including 41,809 family members) are covered by accident insurance; and all workers have received identity cards. .

With support from SCALE-UP, LabourNet is working to:

Improve the skills of participant workers: CHF assistance to LabourNet has produced training modules covering: orientation for workers, driver training, housekeeping and installing rainwater harvesting systems. LabourNet has conducted assessment of competency levels of construction workers in association with the Industrial Training Institute (ITI). More than 1,100 workers have been cleared for certification through ITI.

Build the reputation of LabourNet as an attractive source for quality labor: Focused enrollment drives have been completed to enroll housekeepers, office helpers, sales persons, drivers and enrollment of medium-small enterprises has commenced. 2,100 job orders have been completed by LabourNet workers in the urban sector since October 2008.

Streamline LabourNet's internal operations to enable them to expand and easily replicate across cities: LabourNet has completed an operational review of organizational processes and have identified key areas where improvements are required. Operations manuals for Human Resources, Office Administration, and Staff Training have been drafted. A technology review has also commenced to upgrade their Management Information Systems and other technology improvements like the use of mobile SMS.

Enhancing LabourNet services through partnerships: LabourNet has entered into a partnership with the Microsoft Research Foundation to review the effectiveness of SMS communication, BIOME Environmental to provide jobs in the growing market of rain water harvesting, and the Industry Training Institute to explore the possibility of collaborating on training and certification for construction workers.

LabourNet is piloting a health insurance program with Swasth, a social enterprise. Swasth acts as a service integrator to bring the wide range of health related service providers into one place to create a low cost and low overhead health system for communities.

Expanding LabourNet to other cities in India: With CHF's support, LabourNet has expanded its operations to Hyderabad and Harayana. This is helping LabourNet reach their vision of

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

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

Current Impact

22,037 Workers Registered
7,587 Total Bank Accounts Opened
2,181 Workers Deployed
2,455 Workers Trained
12,742 Accident Insurance Policies Issued
16,141 Identity Cards Issued

Lessons Learned

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

GHANA

ACCRA LEARNING INITIATIVE I: YOUTH SKILLS AND COMMUNITY DEVELOPMENT IN HISTORIC ACCRA - GACEED

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

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

CHF and GACEED have since focused on two community priorities: poor infrastructure and acute youth unemployment. At the beginning of SCALE-UP, CHF supported GACEED to mobilize local youth and community members to pave 6 alleys that experiences poor drainage and became impassable during the rainy season. Standing water in these alleys provided breeding grounds for mosquitoes carrying Malaria, a common problem identified by the community. These alley paving projects gave local youth employable skills, improved the community infrastructure and is expected to reduce the incidence of malaria (see text box).

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

Current Impact

3 CBOs provided with capacity building support
948 square feet of alley paved in Ga Mashie area
46,699 Residents benefiting from paved alleys in Ga Mashie area
147 Youth received vocational and entrepreneurial skills training
68 Youth have gained short or long-term employment

Lessons Learned

Local NGOs drive sustainable community-owned interventions but need to develop their capacities for bigger impacts from their efforts.

Since there is no direct control over staffing issues of LNGOs, there is the need to make LNGOs committed to retaining and upgrading staff to ensure continued learning and sharing which translates to better project implementation and low staff turnover.

Transfer of vocational skills to youth serves as a catalyst to local development, but requires additional support to set-up small businesses which transform apprentices to employers.

ACCRA LEARNING INITIATIVE II: MICRO-ENTERPRISE DEVELOPMENT LEADS TO AFFORDABLE WATER AND WASTE SERVICES - YWF

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

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

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

After training in project management, strategic planning, human resources and financial management, YWF was able to prepare a business plan for expanding public water points and engage private companies in corporate sponsorships. YWF has already constructed one water point owned by a group of traders that is providing clean water to over 230 households in Ayidiki. Money raised through sales by the community group operating this water point is being invested in constructing additional water points. Today, several potable "water kiosk" tanks have been installed to provide access to clean water, and the city has agreed to install additional public toilets. According to the Maamobi Polyclinic, there has been a 50 percent reduction in cases of malaria, typhoid and cholera which can likely be partly attributed to these improvements.

CHF/YWF has also mobilized a youth group to pilot a waste collection program in the slums of Accra in partnership with the trash collection company Zoomlion. These efforts have greatly improved solid waste management in the community. In Ayidiki, 60 percent of households now have access to a place to dispose of their waste.

Current Impact

1,397 Entrepreneurs received training in enterprise development
680 Enterprises are now able to access loans
2 Water points constructed and operating in Ayidiki
58,940 Residents of Ayidiki with access to water points
580 HH using new waste collection services
2,552 Residents have access to improved sanitation

Lessons Learned

With capacity building in enterprise development and management for small businesses, MFIs are willing to lend to organized groups.

Given the position of CHF in the BOAFO partnership, it is still not possible to lower interest rates to make loans affordable to the poor. This is attributed to anticipated risks like high loan repayment default. It may take the introduction of guarantee funds to lower interest rates to manageable levels.

QUOTE:

“

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

Ebenezer Mettle,
Community leader, Ga Mashie, Accra

ACCRA LEARNING INITIATIVE III: SLUM UPGRADING - PD

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

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

CHF began by training leaders from PD and several members of the Ghana Federation in project management, strategic planning, human resources and financial management. As a result of this training, PD was able to build two savings groups in the slums of Sabon Zongo and Agboghloshie with 69 and 174 members respectively, and another two in Sekondi-Takoradi with a total of 225 members. After establishing the groups, PD was then able to train them to mobilize savings and credit, conduct financial transactions and acquire land.

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

Current Impact

80 Savings and loans groups formed and functional
468 Landlords have improved capacity in home improvement financing
250 Federation members have greater abilities in project management, strategic planning, human resource management and financial management

Lessons Learned

Although NGOs may want to spread out their activities to cover a larger scope of sectors of society, it is important to assess their comparative advantages for project implementation in the various sectors to help focus their activities for maximum impact.

ACCRA LEARNING INITIATIVE IV: INCLUSIVE PLANNING AND YOUTH DEVELOPMENT - NIMCOSS

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

In Avenor, CHF assisted NIMCOSS in convening regular meetings between community members and the local government (see text box previous page). At this forum, the greatest priority needs were identified as providing additional latrines to reduce open defecation. The priority was also to establish a drainage system that would protect against recurring flooding and the resulting polluted standing water.

The local government agreed to incorporate these projects into their annual plan and budget, but required the community to find available land in order to provide additional latrines. A local family agreed to provide a piece of land, where five dry compost latrines were constructed. CHF/NIMCOSS then helped move the larger drainage project through the local government's General Assembly. Together, CHF/NIMCOSS and the local government have applied for \$433,000 from the African Development Bank's Social investment Fund to make the project a reality.

CHF has also worked with NIMCOSS to organize and provide career training to 30 youths, who will be linked to employment opportunities with businesses in Avenor, including a pilot door-to-door garbage collection effort in partnership with the waste removal firm Zoomlion.

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

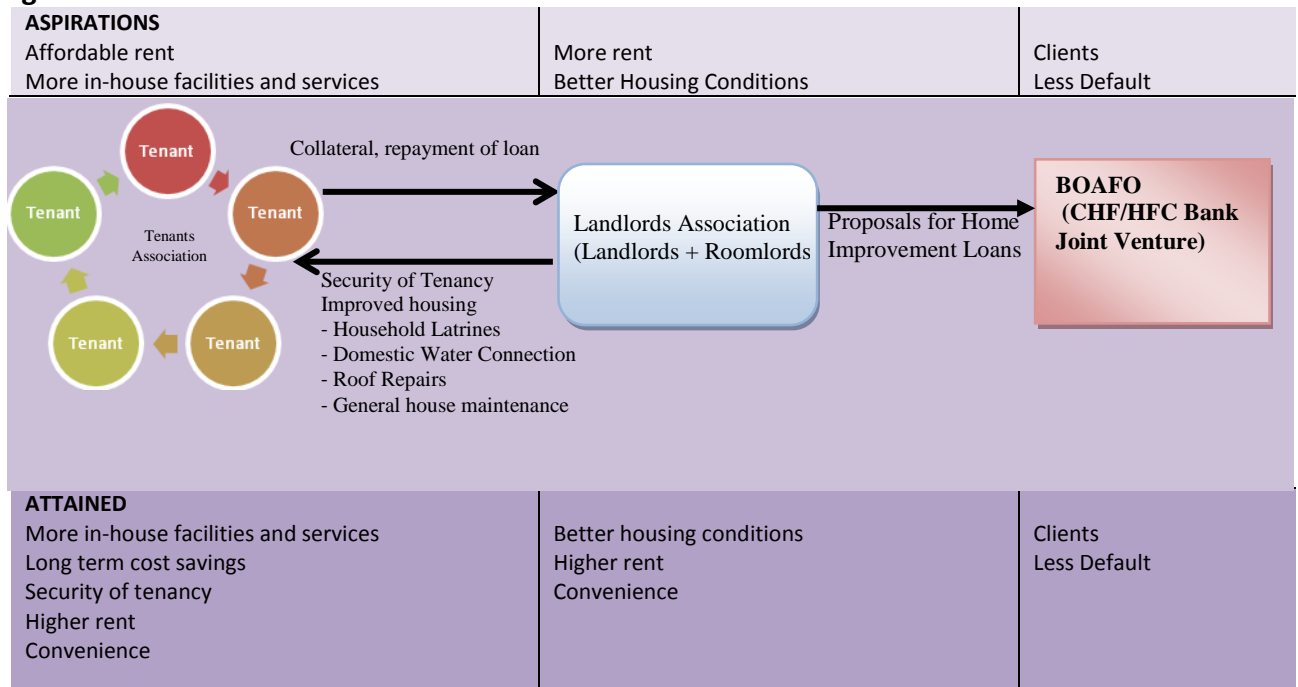
This approach is being utilized by CHF and its partners in Avenor, Nima and Ngyeresia. In Avenor for instance, five houses have constructed elevated compost toilets with funding from Home Improvement Loans from BOAFO under the partnership. This has significantly improved their access to sanitation services. In Ngyeresia, this collaboration yielded the community water kiosk and ten household toilets which are at various stages of construction.

Current Impact

6 CBOs provided with capacity building support
4 Mapping and surveying exercises conducted with residents engagement

7,917 residents with access to improve sanitation
8,725 community members exposed to sanitation behavior change campaigns
52 Landlords capacity built in home improvement financing
8,725 residents with access to Waste Collection

Figure X: Landlord and Tenant Associations



Lesson Learned

Groups with varying interests can be mobilized for community action and improvement through building of creative relationships that highlight common grounds and overall mutual benefits.

Equipped with the right knowledge and skills, slum residents are able to successfully engage municipal authorities for improved public social and economic facilities and services.

ACCRA LEARNING INITIATIVE V: URBAN SERVICE DELIVERY - PRONET

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

After training PRONET in project management, strategic planning, human resources and financial management, CHF facilitated a meeting and 'community contract signing' in the neighborhoods of Nima to help residents articulate their development priorities in writing. Local government

authorities from Accra were in attendance which helped commit them to implementing these efforts. CHF has also trained members of local community development committees on how to follow-up with the government, to ensure it keeps its promises and integrates these efforts into its budget and annual work plan.

There is a tremendous need for improved water and sanitation services in Ghana, and SCALE-UP is working to train landlords and tenants in home improvement options, as well as providing the skills necessary to construct water kiosks, household latrines and engage in solid waste management. Moving forward, PRONET is helping to construct four public water points in Nima that will provide potable water to nearly 1,000 local households, while serving as a source of income generation for the individuals and groups who manage the water kiosks. In addition, PRONET is constructing 15 household latrines in Nima, while youth groups are being mobilized to pilot door-to-door waste collection with the local firm Zoomlion.

Current Impact

5 CBOs provided with capacity building support
840 residents have access to household latrines
36 Landlord Association capacity built in home improvement financing
5,400 residents with access to waste collection
10,957 with access to water points

Lessons Learned

Despite the rental charges on habitable rooms, Landlords are willing to make room for household toilets in their houses at the expenses of a room. It is a show of commitment of improving housing facilities and may have been hindered by the absence of innovative financing methods over the years.

Whenever people come to the realization of the need to tackle community problems, they are ready to make sacrifices for the common good.

ACCRA LEARNING INITIATIVE VI: MUNICIPAL AND COMMUNITY-BASED ORGANIZATIONAL CAPACITY BUILDING

SCALE-UP also engaged the Institute for Local Government Services, a Ghanaian institution set up to conduct a stakeholder analysis and assessment to provide greater detail about the capacity of municipal government institutions and staff to carry out pro-poor urban services.

As a result of this study, CHF began proactive efforts to help build the capacity of the Accra Municipal Authority and the Sekondi-Takoradi Municipal Authority, the local government bureaus responsible for urban upgrading efforts. CHF has already helped the Accra government finalize 'poverty profiles' for the city, which will enable them to better target urban planning resources. At the same time, CHF is working with Accra officials to conduct peer-to-peer capacity building of their counterparts in the Sekondi-Takoradi Municipal Authority.

In cooperation with the Ministry of Local Government and Rural Development, CHF and the Institute for Local Government Services also organized a workshop aimed at helping to bridge the gap between people working at various levels of society on urban upgrading. Entitled "*Promoting the Urban Agenda: Meeting the Challenges of Urbanization and Poverty in Ghana and Africa*," the workshop brought together over 100 urban development practitioners, policy makers, local government officials, NGOs, researchers and academicians to coordinate their plans for promoting urban development and ensuring it has a prominent place on Ghana's policy agenda. CHF has produced and circulated some 200 CDs containing the workshop's presentations and

reports, so that others who were not able to participate can benefit from this important step forward towards collaborative urban upgrading.

SCALE-UP is also assisting nearly two dozen informal community-based organizations (CBOs) in Accra and Sekondi-Takoradi to monitor and occasionally implement small urban upgrading efforts that are of interest to their members. In the past year, CHF has trained 16 CBOs in Accra and six in Sekondi-Takoradi in pro-poor community planning, implementing programs and advocacy. To increase the impact of these small CBOs, local government staff from both Accra and Sekondi-Takoradi attended these training workshops and served as personal resources, enabling many local groups to begin directly discussing their needs and interests with the local government.

11 slums assisted to complete community profiles
7 Local NGOs provided with capacity building support
7 slums completed training in community action planning for residents
4 slums developed community action plans and integrated in Metropolitan Medium Term Development Plans
22 CBOs provided with capacity building support
2 Municipal Authorities completed in Metropolitan Poverty Mapping using GIS
17 Mapping and surveying exercises conducted with residents engagement
10 multi stakeholders contracts signed among Municipal Authorities, Community Traditional and elected leaders and Civil Society Organizations

Lesson Learned

Municipal Authorities (MAs) should not be seen as bureaucrats but vital, statutory facilitators and coordinators in local level development to avoid misdirected intervention. The capacity of Municipal Authorities Staff is often misperceived, an assessment is needed to ascertain in what areas MAs can build and recognize the capacity of other change agents.

SEKONDI-TAKORADI LEARNING INITIATIVE VII: ENTERPRISE DEVELOPMENT AND FINANCIAL SERVICES - DQF

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

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

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

SCALE-UP also strengthened the relationship between the local government and community members through a meeting that brought a range of key stakeholders together. This forum

provided an important opportunity for the community, private sector and local government to meet and prioritize how they could achieve common goals.

Current Impact

755 entrepreneurs received training in enterprise development
565 enterprises are able to access loans
400 households using new waste collection services
1,600 Residents have access to improved waste collection

Lessons Learnt

It is important to ensure the capacities of local partners is not over-stretched as it would present project implementation problems and likely reduce the quality of processes as well as results.

Sekondi-Takoradi Learning Initiative VIII: Urban Service Delivery - FON

This year CHF also helped the group Friends of the Nation, an organization dedicated to improving natural resource management and environmental education among the urban poor, to expand its work into a new community in Sekondi-Takoradi called Ngyeresia. Together, CHF worked to help energize local residents and expand their understanding of environmental issues. In addition, CHF also helped to galvanize local residents' participation in making substantive improvements to their communities, including constructing household latrines and water kiosks and creating a regular system for the people to get together to help clean up their community.

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

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

Current Impact

4,570 community members exposed to sanitation behavior change campaigns
125 Household have access to improved sanitation
4,570 have access to improved water

Lessons Learned

When local people are aided to identify and discuss pertinent issues confronting their living space, the response draws them together and bolsters their commitment to improve community conditions.

Poor people do not necessarily have anything to help themselves. It is important to diligently identify potential resources that can be made available for targeted intervention

BOX

Reducing Disease in Ga Mashie

In the Ga Mashie community of Accra, inhabited mainly by the indigenous Ga people, more than one

third of the alleys between houses are unpaved. These alleys are riddled with potholes that collect rainwater and become breeding grounds for mosquitoes, which transmit malaria.

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

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

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

BOX

Strengthening Governance in Avenor

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

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

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

NIMCOSS continues to mobilize community members and interest groups such as the landlords’ association, youth and traditional leadership to meet and coordinate with the AMA Planning Department to formulate projects that address the community needs in 2009 and beyond.

Lessons Learned

Capacity building and networking of Municipal Authorities and CBOs bridge the knowledge gap and promotes easy negotiation. It effectively removes mutual suspicion which inhibits gainful engagement of the various actors in urban governance.

LESSONS LEARNED: GHANA

Income Generation is Paramount:

With all of our programs we recognize that jobs and income are paramount in people’s lives. Efforts to improve people’s physical environments therefore can be most successful if programs

also address their ability to improve their income. Furthermore, we have found that people's sense of legitimacy in a city can be influenced by the dignity of their work.

Tempered and Continuous Capacity Building:

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

Institutional Champions and Maintaining Government Buy-in:

Institutional champions and "enablers" have been crucial in securing institutional commitment to our projects. These leaders most often look beyond institutional mandates and the task at hand to larger strategies (i.e. to a vision of a "slum free" city). The flip side of this story is that with changes in municipal government leadership, the history of discussions and progress can be lost.