

**> Ghana Case Study**

In Ghana, 5 million people live in slums. This is almost a quarter of the country's population and 70 percent of its urban population. To help provide these people with better quality of life, CHF initiated the Slum Communities Achieving Livable Environments with Urban Partners (SCALE-UP) Program in 2007, funded by the Bill and Melinda Gates Foundation. SCALE-UP, a program being implemented in Ghana and India, enables urban poor to become active participants in designing and implementing their own slum improvement efforts.

In order to do this, CHF is working to develop an effective model to build the ability of local organizations to plan and implement urban development projects that prioritize the interests of the poor. As the goal of the Gates Foundation is to create replicable models for effective development, SCALE-UP was designed to be a learning initiative which not only results in habitat improvements, but also gives community members the chance to reflect on what they have learned and—when necessary—change course.



Living conditions in Jamestown, one of the Accra's main slums are extremely difficult for residents.

*Partnering for Success*

In Ghana, CHF's SCALE-UP program cuts across multiple areas, including housing and infrastructure, development finance, democracy and governance, economic development, and health. For example:

- In Accra, we are working with the **Youth and Women Foundation (YWF)** to enable women micro-entrepreneurs to mobilize savings and access credit, as well as to identify community priorities for slum upgrading projects in the town of Ayidiki.
- CHF is partnering with the **Gamashie Center for Education and Environmental Development (GACEED)** to organize community-based paving of six slum alleys and to identify community priorities for improvement projects in Gamashie.
- In Gamashie's proposed World Heritage sites, CHF is supporting the efforts of the tourist agency **Gamashie Development Agency (GAMADA)**, to improve housing, support local economic development, and promote waste management and sanitation.
- In Avenor, CHF collaborates with **Nimba Community Support Services (NIMCOSS)** to improve housing and infrastructure.
- CHF works with **People's Dialogue Ghana (PDG)** in Agbobloshie and Sabon Zongo to build community organizations, savings schemes for the poor and housing improvements in slum communities. CHF is also collaborating with PDG in Sekondi-Takoradi's communities of New Takoradi and Kojokrom to mobilize credit delivery.
- Finally, in Kwesimintsim, CHF is collaborating with **Dassgift Quality Foundation (Daasgift)** to train women's groups in business development, and also to package loan products for micro-entrepreneurs in the community.

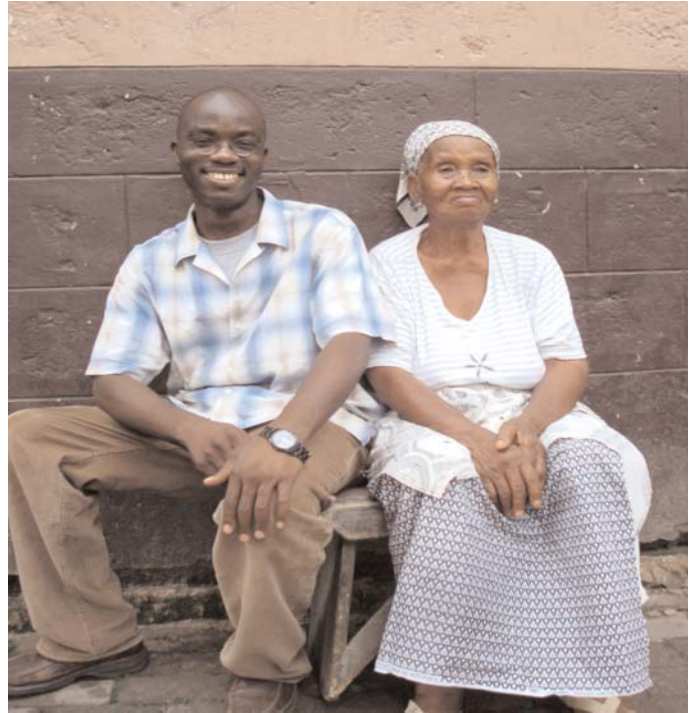
One of the central threads running throughout each of our efforts is CHF's commitment to building the self-sufficiency of partner organizations. CHF collaborates with each of the partners in designing a work plan that not only strengthens institutional development, but also each group's technical capacity. Partners are encouraged to focus more on innovation rather than avoiding mistakes, while focusing their efforts in the central needs identified by communities. CHF also involved local government entities in the approval process as a means to facilitate dialogue among NGOs, community members, private companies and government officials. SCALE-UP Ghana is currently comprised of a diverse mix of partners and projects that will enable CHF to make significant contributions to best practices in urban development.

## *Promoting Innovative Approaches ...and Immediate Results*

**Immediate results build trust:** In Gamashie, CHF works with the Gameshie Development Agency (GAMADA) to support housing upgrading, economic development, waste management and sanitation. Initially, GAMADA wanted to conduct a community-wide assessment of priorities before implementing any projects.

But based on past experience, CHF's field staff suggested moving forward with at least one tangible community-prioritized project from the start—in order to build trust.

**Matching corporate interest and community needs:** Many local slum communities are comprised of multi-family compounds situated on high-value real estate. CHF is harnessing the potential of this valuable land by approaching the private sector and offering companies the opportunity to occupy the compound's lower level, so long as they support the cost of rebuilding and expanding it in way that melded with the priorities of the residents who will occupy its upper level.



## *The CHF Approach*

CHF's approach during the first year of SCALE-UP in Ghana was shaped by lessons learned as a leader of international development over the past 55 years. These lessons form the foundation of CHF's integrated approach to ensuring durable solutions to development challenges, and the sustainability of initiatives. The key elements of this approach are rooted in the following ideas:

- **Grassroots, participatory, “bottom-up” development is critical** to long-term sustainability.
- **Development strategies must be tailored** to the specific cultural, political, social and environmental context of each target area. Strategies must also build upon local expertise and use local materials and methods as much as possible.
- **Efforts must involve representatives from all sectors** of civil society, private industry, government and individual communities. To minimize future problems, programs must be designed from the outset to be beneficial for everyone involved.





## General Best Practices

While these principles provided CHF field staff with a solid base to begin the SCALE-UP program in Ghana, CHF learned a number of new lessons during the first year of implementation:

- **Community Participation:** A community's capacity to participate is often influenced by a variety of factors, including wealth, education, awareness levels, political influence, access to resources, etc. However this capacity is not static. Participation can increase if the right environment is created. In addition, expectations among community members must be managed. Development projects are often shaped by various donor and internal deadlines that are meaningless to community members. The process of participation must be managed effectively to ensure engagement and trust is maintained.
- **Government Involvement:** Government buy-in is key to successful urban development projects, not only to overcome bureaucratic delays, but also to ensure sustainability. Political 'champions' can play a significant role. Development organizations must balance their efforts to prioritize community needs with the realities of creating projects that can be effectively implemented. Lack of city planning can also cause delays to project implementation. Development organizations should try to integrate initiatives into their projects that increase municipal transparency and local authority involvement.
- **NGO Dynamics and Capacity Building:** Local partners are situated across a broad spectrum of institutional and technical capacity. Each is also motivated by different goals. In order to bridge the gap between local governments and slum communities, development organizations must first understand the landscape of potential partner organizations, select partners that share similar goals, and then create relationships grounded in a nuanced understanding of their political interests, historical relationships, motivations and internal capacities. Often this requires a period of trust-building. Providing mini-grants to partner organizations with limited reporting requirements to address some of their immediate needs can help to build strong, trusting relationships. In addition, to reduce risk and increase the potential for learning, development organizations should work with a number of diverse local partners, rather than limiting themselves to a single organization.
- **Private Sector Involvement:** Private Sector involvement is critical to ensuring long-term sustainability. Development organizations should work with private sector companies to develop "win-win" projects.

## Ghana-Specific Best Practices

- **Community Participation and Program Design:** Development organizations must invest significant time at the outset to stimulate interest and hope among community members for positive change, and develop workable project ideas. In light of a long history of frustration due to unmet expectations, many slum residents and NGO workers in Ghana are risk-averse. Building trust is essential for fostering a willingness to accept change. In addition, Ghanaian culture emphasizes the importance of discussion and deliberation. Development organizations should allow time both for this discussion and to facilitate the transformation of talk into action. Lastly, development organizations should be prepared to manage local community expectations. Many community members are accustomed to receiving financial assistance from foreign donors with little reciprocal involvement. Innovative programming has been limited and residents are unfamiliar with new trends in technology and infrastructure. In addition to fostering a sense of entitlement and preventing the use of new technology, this tendency has created skewed expectations among community members. As a result, development organizations must directly address these expectations throughout the community engagement process.
- **Program Implementation:** Once community priorities have been accurately identified, development organizations should have a diverse set of professionals prepared to provide support and expertise in program design. Originally, CHF identified housing as its central priority in Ghana. However, discussions with slum residents revealed that their primary priorities were job creation, access to credit, solid waste management, sanitation (including toilet installation), provision of water and drainage.



## Fostering Win-Win Solutions

Landlord-tenant associations play a significant role in CHF's upgrades to housing infrastructure. As a result of assessments in slum communities, CHF noted that 60% to 80% of tenants live in compound houses often with their landlord or a caretaker. Compound houses have few services and most lack toilets or bathhouses. The residents must pay a fee and wait in long lines to use public toilets and bathhouses.

Working with landlord-tenant associations to promote dialogue, CHF found that if landlords installed private toilets, residents would save money and landlords could charge higher rents.

The higher rents would still be far lower than the accumulated annual costs of residents having to pay each time they used the toilet. In facilitating these discussions, CHF is helping to create and sustain a regular mechanism that communities can use for improving their habitats beyond the duration of the SCALE-UP program.