

NORMS AND STANDARDS IN URBAN DEVELOPMENT

Introduction

About Mumbai

More than half the 11 million people living in Mumbai, the commercial capital of India, live in slums. Over a period of time, policies and programmes for slum-dwellers evolved from “clearing” them to recognizing them and providing some basic amenities on a subsidized basis and then to granting tenure of land and offering services on a cost-recovery basis. In recent years, plans to rehabilitate slum-dwellers either *in situ* or at alternative locations by granting incentives to developers, have been drawn up and have begun to be implemented, albeit on a small scale.

About SPARC/NSDF/MM

The Society for the Promotion of Area Resource Centres

The Society for the Promotion of Area Resource Centres (SPARC) is an NGO established in 1984 by a group of professionals who had previously worked with more traditional and welfare-oriented NGOs in the neighbourhood of Byculla in central Mumbai. Previous to forming SPARC, much of the work of the founder group was with the pavement dwellers of the Byculla area, and once established, the women pavement dwellers became SPARC’s main constituency. These women had repeatedly borne the brunt of demolitions of their homes and loss of their meagre belongings, and observing the failure of welfare-oriented NGOs to deal with the demolitions, SPARC instead began to work with the women pavement dwellers to better understand the effects of the demolitions and how they could be countered. Training programmes were then established so that the women could learn how to survey their own settlements and start to use the data generated to campaign for land. From this work, the CBO Mahila Milan was formed and its alliance with SPARC was expanded through the addition of the National Federation of Slum Dwellers. Within this alliance, the role of SPARC is to design and develop strategies to enable its partners to meet with and make demands of government agencies. In addition, it also performs administrative tasks and raises funds needed for its work. Currently operating in more than 30 cities in 6 States and 1 Union Territory in India, the SPARC, NSDF and Mahila Milan Alliance now works with similar NGOs and CBOs in Asia and Africa, helping to build up effective networks in Cambodia, Thailand, the Philippines, South Africa, Namibia, Kenya, Nepal, and Indonesia.

The National Slum Dwellers Federation

The National Slum Dwellers Federation (NSDF) is a CBO whose membership is largely made up of male slum dwellers. Established in 1974, NSDF has a history of organising the poor against demolitions, as well as attempting to secure the basic amenities of water, sanitation and such like for the urban poor. While the

Federation was initially a male slum dwellers organisation, in 1987 it began working in partnership with Mahila Milan and SPARC, and since then the number of women members has grown, with around half of NSDF's community leaders now being women. Within its alliance with SPARC and Mahila Milan, NSDF is mainly responsible for the organisation, mobilisation and motivation of slum dwellers, as well as working abroad to strengthen similar federations of slum dwellers and homeless families in Africa and Asia. Membership of NSDF remains restricted to slum dwellers, and currently the Federation spans more than 30 cities in 6 States and 1 Union Territory in India.

Mahila Milan

The third partner of SPARC/NSDF alliance is Mahila Milan (Women Together), a CBO made up of collectives of women pavement and slum dwellers whose central activity is the operation of savings and credit activities. Set up in 1986, as a result of SPARC's work with the Muslim pavement dwelling women of the Byculla area of Mumbai, the rationale behind the formation of Mahila Milan lay in the recognition of the central role of women in the family as well as the enormous potential that women's groups had in transforming relations within society and in improving the lives of poor families. Mahila Milan now conducts informal training and support activities, as well as saving and credit groups, and aims to empower women to play a greater role in community management and to work with NSDF on broader policy issues at state and city levels. Mahila Milan thus represents both an opportunity to satisfy the credit needs of poor women and a strategy to mobilise them towards taking a more pro-active role in relation to their own poverty. The stress of the organisation lies not so much on concrete achievements and outputs, but instead on the learning process and the building of confidence among poor women. In the Byculla area, approximately 600 women are members of Mahila Milan, but together with NSDF, Mahila Milan now has a total of over 300 thousand households as members across the country.

Norms and standards

The founder-members of SPARC were not professionals in urban development and housing. Hence, the rules and regulations that determine planning in the city, allocation of resources and space, slum upgrading and redevelopment were never considered sacrosanct. There was no history of being socialized into an acceptance of the parameters laid down by the Municipal Corporation or the State Government. Since SPARC began its work with pavement-dwellers, this constituency of the poorest of the poor in the city remained the touch-stone to assess the fairness or otherwise of norms and standards set by the State and its agencies. There is no doubt that the Independence of India marked a significant break from the past: the new governments in the States and at the Centre set social and economic equality as the centrepieces of the planning framework. However, independent India inherited many of the bureaucratic and technical perspectives from its colonial past. There is an enduring belief amongst town

planners and other professionals that the subject is a technical one and therefore to be dealt with only by those who have technical expertise.

“We, the invisible”

When we reflect over this assertion, we find that what is being mystified as ‘technical’ is in fact ‘political’ because norms and standards are embedded in social and economic perspectives. When we subject them to scrutiny from the view-point of those who are poor and marginalized in the city, another story altogether emerges. For example, pavement dwellers in the city – of whom there are no more than 23,000 families – were not recognized by the city as entitled to any benefits like ration cards* or protection against demolitions. There was a general belief that pavement dwellers were itinerant beings, here today and gone tomorrow, without any fixed address. SPARC did a census of pavement dwellers in 1985 and this resulted in the publication of “We, the invisible”, a report that brought to the notice of its readers that most pavement families had lived there for more than two decades, that they had given birth to children on the pavements and lived permanently on the pavements for the lack of an alternative.

Ration Cards

The publication of “We the invisible” was a milestone insofar as the administration and the media were given an entirely new perspective on who pavement dwellers were. The study showed that they lived close to their place of work since they could not afford public transport, they had come to the city because their villages in different parts of India offered them no hope of a living; in the city, they provided a number of services at cheap rates in the informal sector. The dialogue and discussion that resulted paved the way for pavement dwellers to get ration cards. The significance of getting ration cards went beyond the entitlement to subsidized foodgrains: it marked one’s identity as a legitimate citizen and was used for a variety of purposes like applying for public housing, getting cooking gas, a driver’s license, a passport and many other benefits. By removing the mantle of invisibility, this group of persons was able to enter the public arena and be recognized by city authorities.

Pavement Dwellers and public policy

Yet, pavement dwellers were not given the kind of protection that slum-dwellers had in the city. During the 1950s and 60s, when there was massive migration into the city, slums proliferated in the absence of affordable shelter. Attempts were made by municipal authorities to clear the slums but these attempts were both inhumane and unsuccessful. In the 1970s, a slum census was conducted by the Government of Maharashtra and all those included were given ‘photo-passes’ or

* Official documents entitling the holders to essential commodities like food grains and fuel at subsidized prices

identity cards. A policy was formulated that promised those with photo-passes an alternative site if the land they occupied was needed for public purposes. Though the census was conducted in 1974, successive governments extended protection to those whose names were in the electoral rolls every so many years. Since electoral rolls are prepared every five years, this protection has been most recently extended upto 1995. However, pavement dwellers were not censused in 1974 and though many had their names in electoral rolls, they were not given photo-passes. The argument was that as pavements were meant for pedestrians, pavement dwellers' homes should be demolished and if protection was given to them, more and more people would squat on the pavements. In the 1980s, an NGO had petitioned the Supreme Court on behalf of pavement dwellers but no relief was granted.

In the 1990s, a new government came to power in the State of Maharashtra and one of the main planks it was elected upon was the promise of free housing to 40 lakh slum-dwellers in the city. A committee was appointed to formulate the programme and the Director of SPARC was a member. The Committee recommended – and the government agreed – that pavement dwellers be placed on par with slum-dwellers in terms of eligibility for protection and free housing. This was a major breakthrough for that class of citizens – the poorest of the poor – was finally treated with some degree of equality. Though the scheme for free housing did not succeed and has been jettisoned, the protection extended remains in place. We see from this story how norms and standards of public policy can change and evolve over time as a result of dialogue and discussion, negotiation and interaction with public authority so that they become more inclusive.

Markandeya Housing Cooperative Society

In the mid 80s, a programme for slum redevelopment in Dharavi, the largest slum in Asia, was initiated and was named the Prime Minister's Grant Project. It envisaged the supply of infrastructure to Dharavi and a slum redevelopment project based upon loans and subsidies. Slum-dwellers were to organize themselves into housing cooperative societies and they would be granted tenure of land: they were to build multi-storeyed buildings with tenements upto areas of 180 sq.ft. The Markandeya Housing Cooperative Society was one such organization supported by the alliance of SPARC, Mahila Milan and NSDF. Building upon the housing exhibition organized by pavement dwellers – in which the pavement dwellers came up with a design of a 14 foot high structure – the Markandeya Society came out with a plan for tenements that would have a loft or mezzanine. This would enable a 5 or 6 member family to have an extra 40% of livable space, not a small additionality considering that the maximum permitted then was 180 sq.ft. The design of these tenements had community support and was based upon the need for privacy for couples.

The Municipal Corporation of Greater Mumbai had, by administrative order, permitted huts in slums to be only upto 9½ feet in height. There had been a long-standing demand to allow an increase upto 14 feet to allow each family a little more space. That had been turned down on the grounds that slum-dwellers would rent out the additional space and the availability of this space would invite further migration. This argument was fallacious and misplaced. Firstly, migrants into Mumbai came for their livelihoods and not to secure housing; it was unlikely that the majority of slum-dwellers would rent out the additional space as they were so cramped already and thirdly, even if they did, this would add to the stock of cheap rental housing – sorely needed in a city where more than half the population lives in slums. The Municipal Corporation allowed the height of the room to go upto 14 ft. in the World Bank sponsored Slum Upgradation Programme and the Sites and Services Scheme in the late 80s and early 90s. Later, this sanction was revoked and once again the Corporation is permitting construction in slums only upto 9½ feet.

Yet, when the Markandeya Housing Cooperative Society's plans were put up for approval, they were rejected on the grounds that the Development Control Rules (DCR) permitted heights of rooms to be only upto 9½ feet. It took 3 years of lobbying and advocacy to persuade the authorities to change their views and today the DCR have been amended. All over the city in any regular development, a height of 14 feet is allowed with a loft of not more than 40% of the built-up area. If the loft was to exceed that percentage, it would be counted as part of Floor Space Index. Private builders who cater to the better-off sections of the population are not interested in using this 14 foot relaxation because it reduces the number of tenements that can be built. But for the poor of the city, it has come as a welcome departure from earlier more restrictive norms and standards. By sticking to its guns and persisting with its building plans, the Markandeya Housing Cooperative Society led the way to a change in DCR that has benefited other sections of the poor in the city. Prolonged negotiations with civic and governmental authorities led to this progressive development.

Housing Finance: the HUDCO NGO Credit Line

Consider housing finance, Housing finance companies extend loans only to those whose land title is secure and can therefore mortgage their properties over the period of the loan. By definition, slum-dwellers are illegal occupants of land and cannot provide evidence of title excepting in the few cases that tenure has been passed on by the State or its agencies. The Housing and Urban Development Corporation (HUDCO) is the premier public sector company in this area and is mandated to provide at least 70% of its portfolio to the poor. It operates mainly through Housing Boards, Slum Boards, Municipal Corporations and other public authorities. The alliance of SPARC/NSDF/MM, along with other NGOs, began hammering at the doors of HUDCO to extend housing credit to the urban poor. Discussions, workshops and negotiations over many months finally led to the designing of a new scheme – the HUDCO NGO Credit Line. If poor

people saved between 10% and 25% of the loan amount and this was deposited with HUDCO, loans would be given on the basis of this partial security even without land tenure. However, some public authority was expected to certify that the slum-dwellers would not be shifted for at least 10 years. The transactions of loan-giving and recoveries would all be channelized through NGOs so that HUDCO would not have to deal with thousands of small loans.

The starting up of the HUDCO NGO Credit Line was a point of departure for the urban poor and their champions. The alliance had observed that the housing loans provided through State agencies did not actually reach slum-dwellers and private housing financing companies were not reliable partners because it was not worth their while to involve themselves at the lower end of the market. Norms and standards, on the one hand, and the weight of practice, on the other, meant that the urban poor had no access to housing finance at reasonable rates until HUDCO began its new scheme.

Unit Trust of India

Some years ago, the question arose in the minds of the writers of this article as to why the urban poor should not enjoy the gains of the stock market in the way that better-off investors do. The constituency of the alliance - pavement dwellers and slum dwellers - had saved money towards their housing and this money was earning a paltry rate of interest in Savings Accounts in banks. Discussions with Unit Trust of India (UTI) - India's largest mutual fund - led to their designing a Small Investors Fund specially for the alliance. The general schemes of UTI would not suit the contexts of the urban poor: the minimum amounts to be invested were too high and the lock-in period was too long and inflexible. Poor people's savings were meagre and crises often meant they needed to withdraw moneys at unpredictable intervals. A very senior UTI official, an Executive Trustee, took keen interest in the project and designed the Fund in such a way that the special needs of the urban poor were taken care of. Once again, SPARC would play an intermediary role in investments and withdrawals. As it happened, the Small Investors Fund has yielded high rates of return - the idea was that there would be no risk - and UTI agreed to expand the scheme to other cities if it was found successful in Mumbai.

Women's ownership of homes

Norms and standards in Indian society are generally patriarchal and housing schemes would invariably put the names of the males as owners. As a result, the women of the households would have no **de jure** standing in relation to the property. This could result in men selling off the property for a variety of reasons - gambling or other debts, for example - without any consultation with their wives. Urban poor women see the home as a site for rearing children and as a secure place for the family and would not be tempted to encash it for short-term capital gains. The committee, referred to earlier in this paper, set up for the free housing

scheme, recommended that houses be registered in the joint names of husbands and wives. The Government of Maharashtra accepted the recommendation and it has now become a part of public policy. It will not be possible in future for men to sell off their houses without their wives' consent and this is a step forward even if relationships within the household continue to be patriarchal.

Mumbai Urban Transport Project: Resettlement and Rehabilitation

Mumbai Urban Transport Project (MUTP) is a Rs.7,300 crore project to improve the traffic and transportation system in the city. It is to be funded by the World Bank and involves, amongst other things, the resettlement and rehabilitation of 19,000 families living along the railway tracks. Before the project became operational, the alliance of SPARC/NSDF/MM entered into an agreement with the Government of Maharashtra (GOM) and the Indian Railways (IR) to relocate 900 families living along the tracks, thus permitting the laying of new lines between the stations of Thane and Kurla. The GOM gave a piece of land at a place called Kanjur Marg and the Indian Railways was to provide funds for infrastructure. The alliance was entrusted with the task of facilitating the resettlement by organizing the community, providing access to housing finance, building the houses and shifting the people. It was to be a two-phase resettlement strategy: small houses measuring 160 sq.ft. were built in record time and people shifted. The land they had encroached upon was returned to the Railways, who then began their work. Now multi-storeyed buildings will be constructed on site and the same land will house about 2000 families. The advantage of the two-phase strategy was that the benefits of the main project would be available much earlier; had the project waited for the buildings to be completed, there would have been a delay of 2 or 3 years and project costs would have escalated.

This was an important precedent in urban resettlement in Mumbai. Though some World Bank officials opposed the two-phase strategy initially on the grounds that the accommodation was too small, in time this strategy became acceptable and both the Government of Maharashtra and the World Bank appreciated it and it became a model for the MUTP. The initial objections were misplaced because the accommodation provided was only temporary and people would get 225 sq.ft. apartments when the permanent buildings were ready. Also, they had moved from dangerous conditions along the tracks where they faced the possibilities of death and injury; moreover, they moved from a situation without basic amenities to one where there were common facilities of drinking water, sanitation and so on. The initial disquiet over the Kanjur Marg experiment was at least partly because it had never taken place before. The establishment of precedents is always helpful in national or international bureaucracies. Kanjur Marg stood out for the speed of resettlement (less than a year) and for the absence of police or municipal force. People moved voluntarily and demolished their own houses along the tracks.

A realignment of roles amongst stakeholders

It was not only the two-phase resettlement strategy that marked Kanjur Marg out from earlier resettlement projects. It also showed a new way of doing things: government provided land, the Railways paid for infrastructure and people took loans to build their own houses. A realignment and renegotiation of roles and relationships between government and NGOs and CBOS took place in which government became a facilitator rather than a provider and a far more proactive role was played by the community in selecting land, designing and helping construct the houses and moving to the new site on their own. This realignment of relationships carried forward into the main MUTP as well, where the alliance of SPARC/NSDF/MM was given the task of relocating 19,000 households. At the time of writing (April 2001), about 8000 households have been resettled and rehabilitated through community participation and without the use of force. The alliance sees Kanjur Marg as a milestone in the changing patterns of urban resettlement and rehabilitation. Well-established norms and standards were set aside and new paradigms came up in their place.

Procurement policies of the World Bank

MUTP has also impacted the procurement policies of the World Bank. For example, when 2500 transit tenements had to be constructed urgently in 2000 because several thousand houses along the railway tracks had been demolished, the conventional response was to call for tenders. It was known that the procedure involved in selecting the contractor and his actually constructing the houses would take at least a year or two. The alliance of SPARC/NSDF/MM offered to do the job in less than 9 months and at a cost lower than the cost estimated by public authorities. The alliance argued that people would take loans for that portion of the cost not covered by the project. It took a number of meetings in Mumbai, New Delhi and Washington for the proposal of the alliance to be accepted and the results were there for all to see: construction costs were lower and people moved into their houses in less than 8 months from start of construction.

Again, when the question of conducting Baseline Socio-Economic Surveys (BSESs), preparing Resettlement Action Plans (RAPs) and implementing them arose, procedure of the World Bank dictated calling for bids and evaluating them. The alliance of SPARC/NSDF/MM had spent over 10 years mobilizing and organizing slum dwellers along the railway tracks and the grassroots organization of the Railway Slum Dwellers Federation was indeed very strong. The alliance urged that a sole source contract be given in view of its proven track record in the field. But another obstacle was a rule that no project worth more than a certain sum of dollars could be given to an NGO. In view of the credibility of the alliance and in the absence of any competing community based organization with the

requisite experience, the rules of the World Bank and its procedures were relaxed. Thus, we see how the Bank accommodated the choice of communities in the award of the contract for conducting BSEs, preparing RAPs and implementing them.

Slum sanitation

Let us turn to the question of community sanitation in slums. The experience of most Indian cities is that municipalities, Housing Boards and other public agencies build toilet blocks in slums through a tendering process, whereby contractors are selected for the job. There is no consultation with the community in the location of the toilets nor any participation in designing, constructing and maintaining them. The result is that there is no "ownership" of these toilets and they become defunct in a year or two. Municipal sanitation staff are notorious for their neglect of cleaning and maintaining these blocks. In 1999, the alliance met with the then Municipal Commissioner of Pune, a dynamic officer, and suggested to him that he take up a programme of constructing toilet blocks on a city-wide scale through community participation. He took up the challenge and offered any NGO with some track record the option of building toilets, if their quotations were at least 15% less than the estimated costs. His reasoning was that NGOs are not in the business for profit.

The programme got a tremendous response and many NGOs, including the alliance, took up the offer and toilet construction in slums took off on a massive scale. Community women and men were wholly involved in deciding location, in designing, constructing and maintaining the toilets. By September 2001, it is anticipated that there will be no slum in the city without sanitation and the sanitation staff can be redeployed for the community has taken over the task of maintenance. In the experiment in Pune, we again see a dramatic shift in the roles and relationships of different stakeholders: while the municipality pays for the capital costs and provides electricity and water, communities participate extensively in all aspects of designing, construction and maintenance. A new way of working has been tried out, found cheaper for the public agency and more effective because of people's involvement. It took courage for the Municipal Commissioner to take up an uncharted path but it was his belief in the power of social mobilization and people's participation that won the day.

Children's toilets and caretaker's rooms

Another innovation in the Pune story is that children's toilets were built along with the adults' toilets. Experience tells us that since the ratio between the number of users and the number of toilet seats is highly skewed and adults wait in long lines, children usually squat outside the blocks since they cannot compete with older people for the use of the toilets. The consequence is that the areas around the toilet blocks are now clean and the general health and sanitation picture much improved. Again, a community hall was built on top of the toilet block -

wherever space permitted - and a caretaker's room as well. The community hall can be rented out to fetch an income for maintaining the facility and the caretaker's room acts as an incentive for a family to take up the job of looking after the facility. Both imaginative additions to the standard design have elicited widespread popular response. We seek to replicate the Pune story in Mumbai where the alliance has won a contract from the Municipal Corporation to build 6400 toilet seats under the World Bank funded Mumbai Sewage Disposal Project.

Development Plans of cities

Consider now the Development Plan of Indian cities. In Mumbai, we may point out that more than 50% of the population are slum dwellers but occupy only 8% of the land. Development Plans govern the use of land and the city is divided into various zones-residential, industrial, commercial and the like. No Development Zones and coastal Regulation Zones are demarcated to protect these areas from an ecological point of view. But surely Development Plans have been formulated from narrow class perspectives if more than half of the population lives in squalor in slums. The process of public consultation and public hearings is weakly developed and the publication of the Plan in an inaccessible gazette hardly encourages public debate and discussion. The plans are formulated behind closed doors, leaving plenty of room for mischief with many politicians, bureaucrats and builders/developers on the take.

A constant refrain of government officials – when asked for land by the urban poor – is that the city does not have land available. Facts speak otherwise. The women of Mahila Milan have been all around the city by train, bus and on foot and have identified vacant pieces of land that could be used by the urban poor for their housing. Land was made available for pavement – dwellers as also for slum – dwellers living along the railway tracks. There are many more cases where land is infamously made available for the benefit of private interests.

Environmentalism and the urban poor

We have seen that decision-making on Development Plans is restricted to small elites, leaving the majority in the dark. Yet, we have seen cases of Chief Ministers changing reservations to benefit builders or large companies. The alliance has always felt that the Development Plan is treated with an unwanted reverence and there is no reason why it cannot be changed. There is a case in Mumbai where a National Park – according to the Development Plan – had been encroached upon by hundreds of thousands of slum-dwellers. A committee set up by the Government of Maharashtra visited the site, found that vast areas were bare around the perimeter of the Park and most of the slum dwellers could be resettled and relocated nearby without substantially affecting the integrity of the Park. Before this report could be implemented, an environmental group went to the High Court in Public Interest Litigation and the High Court came out

unambiguously against the slum-dwellers. This resulted in one of the biggest demolitions in independent India and untold suffering and misery were the lot of those hapless people. The real crisis of illegal quarrying inside the Park continues to be ignored.

What was marked on the Development plan as a National Park perhaps reflected an intention that the area so designated be kept as a Park; some part of it could have been whittled away by human habitation. Yet, the uncompromising stance taken by the environmental group and its being endorsed by the High Court certainly created a conflict between environmental protection and poor people's shelter needs. In the event, the former triumphed unequivocally but was that really necessary? There was the alternative of resettling most of the slum dwellers on the periphery of the Park and saving the core of environmental concerns. Could there not have been, in John Rawls' evocative phrase, an overlapping consensus? The rigidity of different points of view and the sanctity accorded to the Development Plan were the factors that militated against the finding of a common ground.

Coastal Zone Regulations and the urban poor

We see in this case how norms and standards work against the urban poor, pitting ecological interests against people's housing needs. A similar imbroglio has developed around the concept of Coastal Regulation Zones (CRZs). These have been defined with reference to their distances from the High Tide line of water bodies, the extent to which they have been built up or otherwise and other such factors. Several slums have been found affected by the prohibitions on building and redevelopment that come into force when areas are found to be covered by CRZs. The alliance of SPARC/NSDF/MM is involved with a slum redevelopment project in Dharavi but its viability has been affected because one of the proposed buildings is interpreted to have fallen within the CRZ. This comes in the form of a "remark from the Development Planning Department of the Municipal Corporation of Mumbai, and until it is revoked, this projects viability is at stake. Discussions with experts and officials are going on to find a way of reconciling the interests of the marine environment and the housing contexts of the urban poor. To see them as mutually opposing and irreconcilable would be short-sighted and sectarian. A consensus will have to be crafted. In reality this construction is on the land ward side of a 100 feet road where there are many other constructed buildings. Although the remark says it falls in the CRZ II it is contestable whether this is in fact to be judged in this fashion.

As we explore this we begin to see that there are many informal settlements near the coastline. They are without any sanitation and other infrastructure and often get washed away in the heavy monsoons. The possibility of using any SRA strategies up upgrade them are negated by these regulations. The fact that a sea face construction is very attractive means that many builders are involved in many such projects creates further problems for any pronouncement of any

judgement favouring construction by any officials political or bureaucratic, for fear of favouring the builders lobby publicly. Yet the fate of many such slums rests on this interpretation.

Conclusion

The alliance of SPARC/NSDF/MM believes that the task is to reform the State and its agencies so that laws, policies and programmes serve the interests of the urban poor. We have taken a conscious decision to interact with all manner of institutions – including the World Bank and public and private financial institutions – in order to influence them through a conversation that includes the voices of the poor. Our ideological position may be described as that of ‘critical engagement’: we do not buy into several policies and procedures but we try to change them. Pilot or demonstration projects that reflect community choices serve as powerful exemplars for reform. In this paper, we have dwelt upon many such stories. From a practical point of view, international agencies, the State and private institutions obviously have a telling effect upon the lives of the poor and it would be pointless to blindly oppose them. For example, the State controls use of land and agencies of the State control infrastructure. The way forward is to build partnerships that make accessible to the urban poor land, infrastructure and housing finance at affordable rates. In the process, roles and relationships amongst the many actors must change to allow community participation and control. As this paper demonstrates, negotiated settlements are possible through dialogue and discussion. Our faith reposes here.