

Environment & Urbanization Brief – 37

Finance for community-led local, city and national development

DIANA MITLIN, SARAH COLENBRANDER AND DAVID SATTERTHWAITE

SUMMARY: Most aid agencies and international NGOs are committed to participation by and empowerment for the poor. So **why do so few of them support the processes and practices of community organizations** formed by the urban poor? These international agencies are dedicated to accountability and transparency – but so too are these community organizations, especially to their members and funders. International agencies are also committed to gender equality – and while some community organizations are dominated by men, many are not. Most of the members and leaders of the community organizations profiled in the April 2018 edition of *Environment and Urbanization* are women.

This Brief considers the critical role of finance in community-led and local government-led urban development. Community-managed funds drawn from savings groups have long helped low-income groups cope with stresses and shocks. But these funds have grown in scale and scope and in their capacity to develop productive partnerships with local governments, in order to meet basic needs and reduce urban poverty.

The financial processes of community funds can be designed to draw in even the lowest-income groups, both to meet their needs and to bring them into decision-making processes. As described in this Brief, community-controlled finance can catalyse action to challenge marginalization and establish new development options. It changes relations, enabling neighbours to work together, and allowing community organizations to network at the city scale. Its ability to do this depends on vision and commitment, as well as micro-level organization.

Accountable, effective local governments will be essential for urban transformation. All municipal authorities need functional planning systems, effective land and property registries, and robust financial management systems with adequate own-source revenues. However, local governments often face political obstacles. This Brief also reports on local governments' experiences with land-based financing, debt financing, participatory budgeting and revolving funds managed in partnerships with communities.

I. INTRODUCTION

Access to finance determines access to opportunities and services in towns and cities. Cash income is needed to secure day-to-day sustenance, and finance is needed for investments in shelter and livelihoods. While other factors such as education, advantageous residential location and health also shape opportunities, too often they only exist for those who can pay for them.

The UN-led global agendas are weak on finance. The Addis Ababa Action Agenda,⁽¹⁾ agreed in 2015, acknowledges the need to reform financial systems but does not explore what alternatives might look like. Nor do the Sustainable Development Goals or the New Urban Agenda.⁽²⁾ In part this is because few agencies have the understanding, commitment or capacity to change finance systems in ways that secure social justice, equity and poverty reduction on the ground.

A new and more ambitious finance agenda is needed in order to leave no one behind. As this Brief describes, some of the foundations required for this are now in place and there are major opportunities to build on local capabilities to generate and manage finance, in both communities and municipal authorities. This could help to achieve subsidiarity, strengthen participation and enhance accountability.

II. FINANCE AND URBAN POVERTY REDUCTION

Low-income urban dwellers struggle to get the finance they need for accommodation, goods and services. Some of these residents have therefore developed a collective approach to finance through community-managed savings groups. These operate at the neighbourhood level so that

1. This was endorsed by governments at the Third International Conference on Financing for Development in Addis Ababa in July 2015. See http://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA_Outcome.pdf.

2. This was endorsed by governments at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in September 2016. See <http://habitat3.org/wp-content/uploads/New-Urban-Agenda-GA-Adopted-68th-Plenary-N1646655-E.pdf>.

members can access them easily and quickly in response to emergencies. As savings groups federate, they work at city and national scales to provide access to loan capital and for supporting initiatives. Networked savings groups require all members to actively participate in the collection, banking and auditing of savings and loans, offering low-income urban residents an opportunity to develop their understanding of finance and their capacity to manage it. As assets and capabilities grow, savings groups become a route to tackling multiple forms of inequality, poverty and disadvantage – including lack of opportunity.

Community-designed and managed funds in Cambodia, Nepal, the Philippines, Sri Lanka and Thailand have been active for at least 20 years, and offer almost one million members access to savings and small loan facilities.⁽³⁾ Together these funds have supported over 55,000 households to negotiate for tenure security from the government. The most successful funds have developed sophisticated loan programmes to provide households with additional protection, as well as enhancing opportunities to develop enterprises and consolidate assets.

The SDI network of federations is active in 32 nations.⁽⁴⁾ In Kenya, for example, Akiba Mashinani Trust (AMT) provides a range of financial services to the urban poor, including savings, share capital, and loans for consumption, livelihoods, housing, sanitation and other infrastructure.⁽⁵⁾ It also supports collective informal insurance systems for households facing the death of a family member, a fire or illness. Its welfare fund is largely financed by monthly contributions of KSh 100 (US\$ 0.97), which indicates the low average incomes of members and hence their vulnerability to income shocks. The bottom-up and flexible nature of community-led funds such as AMT is key for reaching the lowest-income groups, who are particularly vulnerable in market-based, highly commodified urban economies. While these households cannot afford to take out larger loans, they need savings facilities and (supported by local groups) may successfully manage small loans to assist in emergencies.

But the primary purpose of community-managed funds is not “to provide access to credit as an end in itself, but rather as a means to urban transformation”.⁽⁶⁾ This is exemplified by the Indian Alliance, formed by a membership-based organization (the National Slum Dwellers Federation), a federation of women’s savings groups (Mahila Milan) and an NGO (SPARC).⁽⁷⁾ The Alliance’s history demonstrates its growing financial capabilities, unlocking diversified income streams and taking on more complex construction projects, including major housing, sanitation and resettlement initiatives. These all require state finance; and savings-based federations have been able to negotiate with the state to secure resources and be recognized as partners able to co-design and co-manage solutions.

These examples recognize that financial processes can be designed and managed in ways that draw individuals and their households together to assess their priorities and make investments. Community-managed funds can therefore help to meet individual needs but also enable collective action to deliver state-financed public goods, which makes these financial structures and processes a powerful developmental tool. By comparison, microfinance programmes may provide low-income households with access to loans, but do not address the larger need for redistribution and public investment in basic services.⁽⁸⁾

III. FINANCE, COMMUNITY PROCESSES AND INCLUSION

The suggestion that financial systems and processes can provide a platform for inclusion and empowerment might seem farfetched. Yet finance is the scarcest resource for hundreds of millions of urban dwellers, who are excluded from legal homes, markets and/or services by their low incomes. Too little attention is paid to discrimination driven by inadequate incomes. Such exclusionary realities help explain why improving access to finance can be such a powerful tool to empower communities.

The individual financial contributions and collective action required for community-managed savings groups is central to urban transformation. The process requires relations of trust to be established, and these trigger more profound relational change and the emergence of new capabilities. In a world in which financial control is exerted predominantly through vertical relations, community finance offers urban residents the ability to develop alternative models of decision-making with stronger horizontal accountabilities and peer support. The ability to pool money within and across communities requires these trust relations both in and beyond the neighbourhood. Relations initially based on neighbourhood-level savings groups extend outwards to establish city networks. This reduces the chance that one community is played off against another to the detriment of all: collaboration at city and national scales is essential to challenge policy and programming.

The community finance organizations in Cambodia, Nepal, the Philippines, Sri Lanka and Thailand show how informal settlers in different neighbourhoods and cities have adopted diverse processes of negotiation with the state, learning across scales, and innovation. This has yielded locally specific models for decision-making.⁽⁹⁾ This diversity reflects cultural differences, but also the outcomes of highly contested local processes as groups seek to balance the need for local control with the imperative to work together across cities. These examples demonstrate the importance of autonomy when making choices about how finance is secured and used. Autonomy within networks allows savings groups to use their funds as they choose, strengthening their ownership of money for

3. See the paper by Somsook Boonyabancha and Thomas Kerr listed on the back page.

4. For more details see <http://knowyourcity.info/who-is-sdi/about-us>.

5. See the paper by Jane Weru, Omondi Okoyo, Mary Wambui, Patrick Njoroge, Jacinta Mwelu, Evans Otilbine, Ann Chepchumba, Regina Wanjiku, Tabitha Wakesho and John Pius Njenga Maina listed on the back page.

6. See the paper by Joel Bolnick listed on the back page, page 142.

7. See the paper by Sheela Patel, Aseena Viccajee and Jockin Arputham listed on the back page.

8. See reference 6.

9. See reference 3.

effective governance and also their understanding of how resources can be used to best effect. Without autonomy, there is the risk of co-optation.

Aggregating money into city funds enables more ambitious projects, establishing precedents that enable communities to lobby state agencies more effectively. State support is needed for the lowest-income households to secure improvements in tenure, housing, infrastructure and services. Federations and networks accordingly negotiate for and then blend monies from the state or donors. Improved access to tenure, housing and infrastructure reflects the political achievements of autonomous but networked community-managed finance.⁽¹⁰⁾

10. See reference 3.

Communities with stronger financial management skills can ensure that the grassroots retain control of the agenda and associated resources. They can also reduce their dependence on professionals who may use money unaccountably. As well, they reduce the risk that politicians will use these monies to strengthen clientelist relations that weaken communities and inculcate dependency. City funds also help avoid problems from the imposition of projects designed and provided by public and development agencies. These projects do not suit grassroots-led development, which requires a high level of flexibility and autonomy to enable processes that include even the lowest-income households.

The opportunities associated with community management of finance are exemplified by the Indian Alliance. The Alliance has established revolving funds to recycle and leverage international development assistance. Grants and loans of almost US\$ 18 million have been transformed into a development investment programme worth almost US\$ 100 million, of which US\$ 56 million was leveraged from government and market subsidies. The current value of the capital in the Alliance's revolving funds and monies owed to them through loans and investments is US \$20 million, exceeding the initial value of donor contributions. This illustrates how community-managed financial structures can design effective strategies to protect capital for further investment, allowing them to serve more low-income urban residents.⁽¹¹⁾ It also poses a challenge to development agencies to think about their operational processes, and to assess why the funds that do get allocated to community finance institutions do not necessarily strengthen local processes.

11. See reference 7.

The Akiba Mashinani Trust has achieved a similarly transformative impact in Kenya by negotiating with commercial banks on behalf of residents of informal settlements. These savings groups formed in part because conditions for opening formal bank accounts were too onerous for them. This required an initial deposit that was too high, and guarantees from at least two account holders from the same bank. To overcome this, AMT negotiated the creation of a new banking product that changed the way that commercial banks operated. Standard Bank allowed the Kenyan federation to open a main account with subsidiary accounts for individual savings groups. This contributed to a wider change in the terms and conditions offered by formal financial institutions. For example, Equity Bank subsequently reduced the size of the initial deposit required as well as the bureaucratic requirements associated with opening an account.

As the **key purpose of community-managed finance is to secure social and political capital**, the process may fail to deliver against narrowly defined financial targets such as very high levels of loan repayment. Financial processes designed to amplify voice and achieve redistribution may not match the criteria used for financial assessment by commercial companies and development assistance agencies.⁽¹²⁾ Nonetheless, the sophistication of community finance is evident – as is its potential to contribute to the “leave no one behind” agenda.

12. See reference 6.

IV. FINANCE AND LAND

Most city governments in the global South lack adequate finance to fulfil their responsibilities,⁽¹³⁾ including meeting the needs of citizens and the public investments to support economic growth and prosperity. The agglomerations of industries and commercial services (and their workforces) that underpin successful urban economies require water, power, drainage, and solid and liquid waste disposal. But higher population densities and higher levels of economic activity need public investments in infrastructure and create externalities that need to be managed. Without access to sufficient finance for both capital investment and operational expenses, much-needed investments are not possible for local governments.

13. Cabannes, Yves (2015), “The impact of participatory budgeting on basic services: municipal practices and evidence from the field”, *Environment and Urbanization* Vol 27, No 1, pages 257–284.

The potential of new land management regimes and infrastructure investment to benefit low-income groups is shown in a study in Mumbai.⁽¹⁴⁾ Extending Bus Rapid Transit systems (or presumably other mass transit networks) can enlarge the travel-to-work area for Mumbai – in this case, by Bus Rapid Transit feeding a railway station. This effectively expands the supply of urban land, thereby helping to manage housing costs. If governments were to adopt differential pricing of land on each side of the Bus Rapid Transit, they could cross-subsidize housing for different income groups. In short, a transit-led approach to development has the potential to include low-income households in mixed-income settlements as well as covering the costs of the new infrastructure. However, this depends on whether government agencies choose to capture a proportion of rising land values, and how they choose to distribute those gains.

14. See the paper by Shirish B Patel, Jasmine Saluja and Oormi Kapadia listed on the back page.

15. See this discussion of Asia: *Financial Times* (2017), "Stimulus surge drives waves of speculation in Asia", 19 December, accessed 23 December 2017 at <https://www.ft.com/content/5e55a8a6-e38a-11e7-97e2-916d4fbac0da>.

16. See the paper by Stephen Berrisford, Liza Rose Cirolia and Ian Palmer listed on the back page.

17. Watson, V (2009), "The planned city sweeps the poor away...": Urban planning and 21st century urbanisation", *Progress in Planning* Vol 72, pages 151–193.

18. See the paper by Wayne Shand and Sarah Colenbrander listed on the back page.

19. See the papers by Stephen Berrisford, Liza Rose Cirolia and Ian Palmer and by Shirish B Patel, Jasmine Saluja and Oormi Kapadia listed on the back page.

20. This draws on the papers by Stephen Berrisford, Liza Rose Cirolia and Ian Palmer, by Jeremy Gorelick, and by Jin Zhu and Weicheng Tang listed on the back page.

21. See the paper by Jeremy Gorelick listed on the back page.

22. See reference 21; also see Resnick, Danielle (2014), "Urban governance and service delivery in African cities: the role of politics and policies", *Development Policy Review* Vol 32, pages S3–S17.

23. See the paper by Jin Zhu and Weicheng Tang listed on the back page.

24. See reference 3.

Although land has long been significant for urban government finance, in recent years, there has been particular interest in using rising land values as a source of municipal finance. Land investments and values reflect public policy and action as much as they reflect the operation of the market. Local governments can influence land values through infrastructure investment, land management regimes and municipal capacity to tax land.⁽¹⁵⁾ Hence the extent to which rising land values benefit urban residents (and whether or not they benefit the lowest-income groups) is a political choice.

Land value capture is not just a function of political will and commitment, although this is important. An analysis of Addis Ababa (Ethiopia), Harare (Zimbabwe) and Nairobi (Kenya), along with 29 individual projects, highlights the need for stronger governance capacities as well. A wide range of land-based financing instruments are being deployed across African cities, including the sale of development rights, public land leasing, land sales, development charges and ad hoc contributions. However, the study indicated that property developers and landowners typically benefit from public infrastructure investments, but rarely share the full costs.⁽¹⁶⁾ If African local governments cannot find ways to retain some of the indirect returns of land development, it seems unlikely that they will be able to finance public goods at sufficient scale to fill infrastructure deficits.

Many of the regulations governing land and property markets favour middle- and high-income households and exclude low-income households – as with financial systems.⁽¹⁷⁾ But "pioneer developments" built by organized communities can provide them with good-quality housing. This is through securing land and planning permission and required zoning changes; investing in infrastructure; securing state infrastructure investment; developing homes and enterprises; and sharing information about potential benefits of particular locations. Examples from India, Kenya, Pakistan, Thailand, Uganda and Zimbabwe demonstrate how collective capabilities for data collection, decision-making and action at the city scale allow federations to collaborate with local authorities, property developers and commercial banks to co-finance housing and infrastructure.⁽¹⁸⁾

V. FINANCE, GOVERNANCE AND SUBSIDIARITY

At the heart of any systemic change must be a public administration that delivers essential services to all urban residents in an effective, efficient and accountable manner. All cities need a functioning planning system and effective land and property registries,⁽¹⁹⁾ as well as the capacity to provide improved access to land. They also need adequate own-source revenues (for example, from property taxes, utility tariffs and parking fees). City governments have been seeking to strengthen both their fiscal base and their management of finance. However, to secure resources and shape their own development agenda, local governments must grapple with the political factors that limit the scale of finance available.⁽²⁰⁾ Central to this challenge is the risk of contestation among local government, higher levels of the state and private actors as they struggle for power, space and financial resources within a city.

Higher levels of government determine whether local governments have the authority to deploy certain financing mechanisms.⁽²¹⁾ In four sub-Saharan African cities – Dakar (Senegal), Douala (Cameroon), Johannesburg (South Africa) and Kampala (Uganda) – the opportunities for debt financing through the issuance of municipal bonds were explored. The first, often insurmountable, barrier is national legislation that prohibits local governments from issuing municipal bonds. South Africa is the only country in the region that explicitly enshrines a local government's right to borrow in its constitution, which also clearly articulates the terms and conditions for any municipal bond issuance. In Dakar and Kampala, interventions by central governments undermined the capacity of their governments to issue municipal bonds. While fiduciary (ir)responsibility is an important consideration, national political elites may be reluctant to enable democracy and public administration to flourish at the city scale, in order to maintain greater control over potential political opposition.⁽²²⁾

In China, land-based financing – particularly land leasing to property developers – is a major source of revenue for city governments, but the amount of land available to lease is determined by higher levels of government. Land construction quotas are not determined using consistent formulae or criteria: rather, decision-making on land-use planning is highly politicized, negotiated and competitive. This is evident when planning processes in the town of Heqing are examined over the long term, revealing repeated conflict when top-down enforcement of land-use policies deviates from local development goals.⁽²³⁾ The analysis shows that – although there is a hierarchical administration system – local governments can formally and informally bargain with regional and central governments to unlock additional land for sale and leasing.

Governments must also be accountable to, and invite participation from, urban residents. Community-managed funds offer one platform for collaboration. The 35 slum/shack dweller federations that are affiliates of SDI seek to draw in government contributions to urban poor funds, which may be jointly managed by communities and governments.⁽²⁴⁾ However, they face an ongoing challenge: how can a social movement manage funds to achieve cost recovery and draw in external funding while retaining the horizontal relations of trust, reciprocity and empowerment? The federations have to build both the instrument (community organization) and the architecture (local funds)

25. See reference 6.

26. See reference 6, page 147.

27. See the paper by Yves Cabannes and Barbara Lipietz listed on the back page.

28. See reference 13.

29. See reference 4.

30. See reference 6.

of community finance, to create the conditions for more accountable and inclusive urban governance that responds to the needs of marginalized urban residents.⁽²⁵⁾ For SDI, a key indicator of the maturity of the local process is when funds are able to shift *“from delivering projects that are explicitly designed to produce social and political capital, to using this social and political capital to deliver projects that are able to achieve full cost recovery and replicate positive practices across settlements at a city-wide scale”*.⁽²⁶⁾

Empowering financial innovations may be driven by politicians or government officials, as well as by social movements and civil society organizations.⁽²⁷⁾ Participatory budgeting, implemented in over 40 countries,⁽²⁸⁾ can support citizen engagement with local authorities and other state agencies. By devolving decision-making around specific capital budgets to urban residents, public agencies can more effectively identify local priorities while fostering widespread buy-in to public investments. One of the consequences of more participatory governance is increased revenues and a reduction in tax arrears. Citizens can also challenge the self-interest of political elites and press for longer-term, more coherent planning processes. The devolution of fiscal resources to local governments and then again to citizens can deepen participation and strengthen subsidiarity. Thus, participatory budgeting can enhance the quality of governance (by improving the relevance of public investment) and transform state–citizen relationships towards more democracy. But citizens themselves must be able to define the rules of the game, rather than engaging in participatory budgeting on the basis of rules defined by the authorities.

The many innovations mentioned above show how capabilities were enhanced through “learning by doing.” These systems and processes have been developed through practice, and the capabilities have emerged as different ideas have been tried and tested. Success increases ambition, while enhanced capabilities enable new potential to be realized.

VI. CONCLUSIONS

This Brief gives examples of what community-led finance has achieved, both by itself and what it has led local government to do. It explores a number of ways through which financial processes and systems can catalyse positive change in urban areas – for low-income households, their neighbourhoods and their city governments. There are over 30 other countries and hundreds of cities from which other examples could have been drawn.⁽²⁹⁾

Of course, community-managed finance cannot solve all the problems of poverty and inequality: it is only one tool to advance the needs and interests of low-income urban residents. But it has proved to be a significant and potentially transformative instrument for securing more inclusive and equitable urban outcomes through building and strengthening organizations of residents, as well as enhancing collective capabilities. Access to finance can enable low-income groups to directly address household and community needs, enhancing their economic security and reducing vulnerability to shocks and stresses. Community-managed finance also enables urban residents to develop financial and organizational capabilities to contribute collectively to urban development, thereby radically changing the power relations that drive exclusion and inequality.

What is puzzling is why the community-led approaches described in this Brief have not generated wider interest or have been mislabelled as microfinance.⁽³⁰⁾ Development assistance agencies are meant to address poverty and exclusion. Yet their structures and procedures echo those of conventional financial systems, and few support community-led processes and financial structures. Even when some external funding comes, accountability is structured vertically rather than horizontally. Most donors introduce conditionalities that undermine local ownership and relations. While networks and federations can be accountable upwards, financial management systems must first be designed in ways that serve the needs of the most marginalized urban residents and nurture locally determined development.

The potential of community-managed finance is also a function of local political economies. Far-reaching, lasting change takes time, and involves trial and error. Too often donor-funded interventions are short-term projects with predetermined objectives and plans that leave little space for genuine learning, engagement or ownership by the people they affect. Donors need to recognize that empowerment and inclusion can only be achieved if they build the capabilities of, and transfer control to, low-income urban residents. Households and communities must have the latitude to set priorities, establish accountable processes, and allocate funding to opportunities (and sometimes emergencies) that cannot be specified in advance.

Community-controlled finance can challenge marginalization and create more effective, inclusive development options. We see how it changes relations within informal settlements, enabling neighbours to work together to reduce risks and provide immediate financial services. Collective financial systems also allow community organizations to network at the city scale, co-deliver interventions, and catalyse new relations between city authorities and their most disadvantaged urban populations. These changed relationships will be key to realizing the global aspirations for sustainable development and poverty eradication.

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Contents list of *Environment&Urbanization* Vol 30, No 1, April 2018

Editorial: Finance for community-led local, city and national development – *Diana Mitlin, Sarah Colenbrander and David Satterthwaite*

Making people the subject: community-managed finance systems in five Asian countries – *Somsook Boonyabancha and Thomas Kerr*

Land-based financing in sub-Saharan African cities – *Stephen Berrisford, Liza Rose Cirolia and Ian Palmer*

The Akiba Mashinani Trust, Kenya: a local fund's role in urban development – *Jane Weru, Omondi Okoyo, Mary Wambui, Patrick Njoroge, Jacinta Mwelu, Evans Otibine, Ann Chepchumba, Regina Wanjiku, Tabitha Wakesho and John Pius Njenga Maina*

Revisiting the democratic promise of participatory budgeting in light of competing political, good governance and technocratic logics – *Yves Cabannes and Barbara Lipietz*

From taking money to making money: SPARC, NSDF and Mahila Milan transform low-income shelter options in India – *Sheela Patel, Aseena Viccajee and Jockin Arputham*

Supporting the future of municipal bonds in sub-Saharan Africa: the centrality of enabling environments and regulatory framework – *Jeremy Gorelick*

Affordable housing needs affordable transit – *Shirish B Patel, Jasmine Saluja and Oormi Kapadia*

Poverty no longer compounded daily: SDI's efforts to address the poverty penalty built into housing microfinance – *Joel Bolnick*

Conflict and compromise in planning decision-making: How does a Chinese local government negotiate its construction land quota with higher-level governments? – *Jin Zhu and Weicheng Tang*

Financing the inclusive city: the catalytic role of community savings – *Wayne Shand and Sarah Colenbrander*

Greenhouse gas emissions profiles of neighbourhoods in Durban, South Africa – an initial investigation – *Meryl Jagarnath and Tirusha Thambiran*

What the experiences of South Africa's mass housing programme teach us about the contribution of civil society to policy and programme reform – *Walter Fieuw and Diana Mitlin*

Adapting to a new urbanizing environment: gendered strategies of Hanoi's street food vendors – *Nozomi Kawarazuka, Christophe Béné and Gordon Prain*

Low-income women's right to sanitation services in city public spaces: a study of waste picker women in Pune – *Nupur Joshi*

Urban planning following humanitarian crises: supporting urban communities and local governments to take the lead – *Victoria Maynard, Elizabeth Parker, Rahayu Yoseph-Paulus and David Garcia*

Ordering urban agriculture: farmers, experts, the state and the collective management of resources in Ouagadougou, Burkina Faso – *Gabin Korbéogo*

Using participatory methods to uncover interacting urban risks: a case study of three informal settlements in Phnom Penh, Cambodia – *Benjamin Flower, Matt Fortnam, Leakhana Kol, Piotr Sasin and Rachel Godfrey Wood*

A continuum of perceived urban risk – from the Gorkha earthquake to economic insecurity – *Hanna A Ruszczczyk*

Human Settlements Group
International Institute for Environment and Development (IIED)
80–86 Gray's Inn Road, London WC1X 8NH, UK
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