UN-HABITAT SLUM UPGRADING FACILITY WORKING PAPER 11



SLUM UPGRADING FACILITY Exchange visit to the Community Organisations Development Institute in Thailand

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	Right: A Penang Market vendor passes in front of the Slum Upgrading Facility Team.
	Photo © Ruth McLeod.

¹ The Slum Upgrading Facility Pilot Team also includes Greg Polk, Geoff Norman, Raja Shankar, Bikram Ghosh, Marie-Odile Zanders and John Pollard at the global level Erika Mamley Osae, Marcel Pandin, Joe Bishota, Ayanthi Gurusinghe at the country level.

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A woman vendor passes down the sidewalk of the upgraded waterfront at Bang Bua, Thailand Photo © Ruth McLeod

"There are always people who benefit from a slum continuing to be a slum. Every slum has its own mafia which benefits from things remaining exactly the way they are – police, drug peddlers, slumlords, local politicians, outsiders. They will fiercely protect their system if they sense it is being threatened. This is not something easy, this community upgrading. All the slums in the world have their dark powers and dark influences. The question is - do community people have enough power to challenge that control and change it, or negotiate with it? Only when the poor organise themselves and come together can they break through this. The leaders and committee members in these communities get no salary, no benefits. They have to be clean if people are going to listen to them and trust them. This is the real upgrading of poor communities - the upgrading of people. Slum upgrading is about upgrading people's confidence, their competence, their relationships, not just about improving their physical circumstances."

Somsook Boonyabancha, Managing Director of Community Organisations Development Institute during the Slum Upgrading Facility visit to Bang Bua Community

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Slum Upgrading Facility exchange visit to Thailand

Introduction

It is estimated that up to 1 billion people live in slums in the cities of the world – one sixth of humanity – and that the numbers are rising. The UN-HABITAT Slum Upgrading Facility Pilot Programme was established in 2004 to examine ways in which innovative finance mechanisms can help address this problem.

The Slum Upgrading Facility is a technical cooperation and seed capital facility with a central purpose: to test and develop new financial instruments and methods for expanding private sector finance and public sector involvement in slum upgrading on a large scale. It is funded by the governments of the United Kingdom, Norway and Sweden.

The Slum Upgrading Facility operates under the premise that slums can be upgraded successfully when slum dwellers are involved in the planning and design of upgrading projects and able to work collaboratively with a range of other key stakeholders. Slum Upgrading Facility works with local actors to make slum upgrading projects "bankable" – that is, attractive to retail banks, property developers, housing finance institutions, service providers, micro-finance institutions, and utility companies.

The Slum Upgrading Facility has pilot projects in Ghana, Indonesia, Sri Lanka and Tanzania, where various approaches are being tested to support the purpose of the Pilot Programme. In order to facilitate this work, Local Finance Facilities have been established in Ghana, Indonesia, Sri Lanka and Tanzania. These facilities are focused primarily on accessing commercial finance for slum and settlement upgrading. To do that, Local Finance Facilities provide support that is referred to as "Finance Plus".

Finance Plus is about much more than just money. By offering Finance Plus, Local Finance Facilities aim to do the following:

- bring together key players involved in city and national level slum upgrading strategies to address the challenge of financing;
- catalyse the integration of commercial finance into slum upgrading;
- provide mechanisms to blend different forms of funding to maximize affordability, and;
- provide a financial mechanism to support the implementation of city-based slum and settlement upgrading strategies.

The Community Organisations Development Institute, Thailand

The Community Organisations Development Institute, also called CODI, was established in 2000 with the aim to build a powerful society from the basis of the power of community organizations and civil society. Their particular strategies are as follows:

- To support and enhance the role of the community organizations and of the local mechanisms in development;
- To emphasize the role of community organizations as the core of the development process;
- To coordinate the efforts of civil society and their multilateral partners;
- To develop the learning process, knowledge body and information technology systems;
- To develop the Community Financial Institutes and the community oriented economy;
- To build and develop the loan system as a tool for community development, and;
- To improve the efficiency and transparency of CODI's management systems to allow the developed partners to participate and engage in its activities.
- In the past eight years, CODI has been very successful in breaking new ground in slum and settlement upgrading in Thailand. Innovative land tenure arrangements, affordable housing finance, organised communities and government support has meant that many people in Thailand have been able to improve their living standards and own or upgrade their own homes.

In October 2008 a team from the Slum Unorading Facility nilot projects visited Thailand to learn from

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