

AGENTS
RATHER THAN
PATIENTS

REALISING THE POTENTIAL FOR ASSET-BASED COMMUNITY DEVELOPMENT

CONTENTS

1

INTRODUCTION

3

ASSET-BASED COMMUNITY DEVELOPMENT

What is it?

Why do we need a new approach to community development?

The importance of assets

A health warning

CAN DO and CAN BE

Being your own first investor

15

REALISING THE POTENTIAL FOR ASSET-BASED COMMUNITY DEVELOPMENT

A vital role for local groups and institutions

The institutional landscape

Reducing barriers to asset-based community development

Building up hope: realising the potential of asset-based community development

Money talks

Taking community efforts to scale

CONTENTS

31

AN AGENDA FOR ACTION

A summary of the discussion and deliberations of the Consultation

37

QUESTIONS STILL TO ANSWER

39

SOURCES OF FURTHER INFORMATION

43

PARTICIPANTS AT THE CONSULTATION

Introduction

Decades of well-intentioned institutional efforts to stimulate community development have achieved remarkably little for marginalised communities. Despite the billions spent, social and economic inequalities continue to increase, and socially excluded groups remain utterly dependent on public money. Community development policy has been primarily focussed upon a community's needs, deficiencies and problems, with funding allocated in proportion to their severity. The ubiquitous needs survey counts up the emptiness in a community, turning people into clients, customers or patients. People have been treated as being helpless and hopeless and, not surprisingly, have learned to become so.

Time and again, however, case studies have shown that when communities focus on what they have and are able to organise and mobilise these assets to fulfil a community vision, community-generated development is achieved and the community is successfully rebuilt from the

inside out. A range of approaches has been developed to assist communities in mobilising and developing their internal assets, in becoming their own first investors. Local community groups and institutions have a crucial role to play, alongside the local people.

It was the Nobel Prize winning economist, Professor Amartya Sen, who first used the term 'From Patients to Agents' in his work on a freedom-centred approach to development. In this he recognises that poverty arises as a result of deprivation of basic capabilities or freedoms, rather than being simply a function of low income. The asset-based approach to community development helps to develop those crucial freedoms for people living in poverty.

The Consultation at St. George's House was organised by the Building and Social Housing Foundation to consider how the potential of the asset-based community development approach could best be realised. Persons of experience and

expertise were brought together from around the world in order to share and develop ideas as to how to meet this challenge.

A clear and simple Agenda for Action has been drawn up as a result of the deliberations of those at the Consultation, setting out clearly the action to be taken by local communities, community groups, intermediary organisations and institutions. This seeks to provide guidance that is not specific to one particular national context. This Agenda is set out on pages 31-36 and outlines four broad areas for action. Firstly, raising awareness and understanding of the asset-based approach to community development; secondly, reducing the barriers that currently exist to implementing the approach and moving it into mainstream activity; thirdly, identifying the institutional change that needs to take place and fourthly, suggesting action that can be taken by communities in partnership with local groups and intermediary organisations.

Contact points for the organisations referred to in the text, and others, can be found on pages 39-41.

Asset-based community development

What is it?

Asset-based community development (ABCD) works from the principle that every single person has capacities, abilities and gifts and that the quality of an individual life depends in part on the extent to which these capacities are used, abilities expressed and gifts given. Recognising the assets of individuals and communities is more likely to inspire positive action for change from within than an exclusive focus on needs and problems. ABCD focuses on what is present in a community rather than what is absent, and requires us to look afresh at marginalised communities and see opportunities rather than problems.

Asset-based community development, however, is **not**:

- An end in itself, it is a means to an end
- An instant fix or silver bullet to tackle all problems faced by marginalised communities
- A 'one size fits all' solution.

Time and again case studies have shown that the most socially sustainable communities are those that focus on what they have, rather than what they lack or 'need'. They seek to identify local skills, talents and resources – in the individuals, local community groups and institutions based in the neighbourhood – and later to organise and mobilise these assets to fulfil a community vision. ABCD training methods inspire communities and groups to recognise that every individual has something important to give for the good of their community and that these contributions can be mobilised, along with the resources of community groups, local organisations and businesses.

... recognising the assets of individuals and communities is more likely to inspire positive action for change from within than an exclusive focus on needs and problems ...

Asset-based community development does not ignore the fact that there are needs and deficiencies in the community, but has shown that a capacity-focussed approach is more likely to empower the community and mobilise citizens to create positive and meaningful change from within. Focussing on the assets of marginalised communities does not imply that they do not need additional resources or support from outside, they do. Rather, it means that outside resources will be much more effectively used if the local community itself is fully mobilised, as it can then ensure that the external funds are used most effectively to create the greatest impact. Although creating an asset base in marginalised communities is essential, it is not sufficient of itself to meet the huge development challenges faced by some communities, and government continues to have a significant role to play.

... the asset-based community development capacity-building process has proved to be sustainable because the ideas, strategies and skills to implement it derive from the communities themselves ...

Projects developed show that the ABCD capacity-building process has proved to be sustainable because the ideas, strategies and skills to implement it derive from the communities themselves. An asset-based approach to community development was set out in *Building Communities from the Inside Out*, by John McKnight and John Kretzmann at Northwestern University in Evanston, Illinois. The Asset Based Community Development Institute there continues to support and facilitate the approach throughout North America and beyond, building upon and seeking to complement other excellent neighbourhood traditions of community organising. Similar approaches are established throughout the world. In the United Kingdom the Scarman Trust pioneers the CAN DO and CAN BE vision and is working with the government to bring these principles into action. It recognises that it is crucial to get people out of the spiral of believing that they can't do things, that they are only half-people and that they don't count and are invisible. It seeks to replace learned helplessness with stories of hope.

The literature on ABCD has few examples of this approach being used in developing countries, where it is in fact much more commonly practiced than in developed countries. The reasons for this are that there

are normally fewer institutional barriers to self-starting and self-correcting communities in developing countries and less government finance available for community development.

A combination of fortitude, leadership and motivation, with appropriate external support and investment, are sufficient to raise the quality of life in a marginalised neighbourhood in developed countries. In many developing countries, however, even the most basic assets can be withheld or taken away at a moment's notice from those living in poverty – shacks can be bulldozed overnight, illness can drain a family's meagre resources completely. These situations are faced daily by the urban poor in many developing countries and make it harder for people to identify and hold on to their assets. So much so that they do often need outside help – at least in removing some of the very high barriers to community development.

Many communities find it difficult to pull themselves up by the bootstraps without the goodwill of their central and local governments and in many developing countries the government takes little responsibility for its marginalised communities.

UN-HABITAT's enabling approach as reflected through the Habitat Agenda seeks to remove institutional barriers to civic engagement and is complementary to asset-based community development. Its work in helping governments to become more open, transparent and accountable in its dealings with civil society is crucial if communities are to be able to develop to their full potential. Its work in facilitating secure tenure will better enable the poor to hold on to their crucial asset of a home to live in. Slums are the most visible and extensive manifestation of urban poverty and they are comprised of many real communities. UN-HABITAT's mission of slum upgrading over the next twenty years provides an opportunity to use asset-based community development alongside the structural improvements of bringing about secure tenure and improved urban governance.

Why do we need a new approach to community development?

Community development aims to empower people in marginalised communities to take more control over their lives. It seeks to build confidence, capacity and sustainable networks in communities and restore their physical, economic and social structures.

Governments worldwide have been committed to promoting community development for the last three decades – so why do we need to look for a new approach?

- Previous approaches as applied by governments have failed to achieve any significant success. The breakdown of economic and social systems worldwide is stark as inequalities continue to increase.
 - Very little has been achieved as a result of the huge expenditure of time and money on promoting community development over the last thirty years and opportunities to make a difference in people's lives have been largely wasted.
 - Where large investments have been made in neighbourhood renewal and regeneration of the physical environment, little attention has been given to building capacities within communities and promoting community-driven development.
- A dependency attitude has emerged in marginalised communities that says it is the role of government and donor agencies to provide and for the ordinary people to receive. Older people have lost faith in their abilities to improve their own lives. Younger people know only dependency.
 - The cost of dependency is enormous and governments cannot afford it, especially with rapidly rising population levels and/or an increasingly ageing population.
 - Fruitless approaches in the past mean that at least one generation of young people has been deeply, deeply failed. We cannot fail another.

... community development seeks to build confidence, capacity and sustainable networks in communities and restore their physical, economic and social structures ...

The importance of assets

Assets are the range of resources that allow citizens, organisations and communities to make their own choices about the future. Community assets fall into the following five categories:

- Community residents
- Local groups or organisations where local citizens come together to pursue common goals (religious, cultural, sports)
- Local institutions (schools, hospitals, libraries, local government)
- Physical assets (buildings, land, tools)
- Local economy (formal, informal and illegal businesses).

It is the knowledge, skills, resources, values and commitment of residents that lie at the heart of the process, however, and these constitute the first set of assets to be tapped. What all community groups discover through using a capacity inventory process is that every community resident possesses an extensive array of individual capacities. These typically come in the form of:

- Skills in a wide range of categories including creative, office and retail,

service-related, care-giving, maintenance and repairs, construction and many more

- Abilities and talents including art, storytelling, crafts, gardening, teaching, sports, political activity, organising, volunteering and more
- Interests such as sharing of skills, enthusiasm for learning and exploring new ideas, participating in a new activity
- Experiences such as travel, education, etc. give an individual a unique perspective to share.

Once discovered, these capacities can be mobilised using a range of well-tested techniques towards all sorts of community-building projects. Using a capacity inventory as a community-building tool produces both tangible and intangible results. Both are important and both contribute to the overall well-being of a community. The tangible results generally take the form of specific community building or economic development that emerges out of the increased awareness of residents and local organisations about their own capacity to act effectively. The intangible results are those differences in

attitudes and feelings – community spirit and pride are enhanced, individuals have a more positive view of their power and abilities, those who were ‘too young’, ‘too old’ or ‘too poor’ are seen, and see themselves, as valuable members of the community.

Owning assets enables a person to move from the status of patient to agent; from client to citizen, i.e. it gives greater control over their life. The benefits to be gained for an individual from owning assets include the following:

- Making it easier to cope better with life’s setbacks
- Making it easier to look to the future with a more positive attitude
- Having a stake in society
- Having a feeling of self-worth and status
- Making it easier to seize opportunities
- Being a catalyst for civic involvement and enterprise development.

A health warning

After the assets have been identified and developed, it is important to remember that they also need to be managed, maintained and deployed. If not, they can become liabilities. There is no point just holding assets for the sake of it. Asset-based community development is all about connecting the asset to make maximum use of it, either by borrowing against it or realising it to create other forms of asset. Assets need to be managed and maintained. Social capital assets can be lost if they are not looked after and it must be remembered that asset management has an associated cost. Proper education is needed about assets and how they can be used. Assets can leak out of the system and people burn themselves out because they want to go faster than the people around them are capable or willing to move.

CAN DO and CAN BE

With its overtones of morality, volunteering and nostalgia, citizenship is a popular political bandwagon. It is, however, one of the fundamental issues facing all societies – it is about power and identity – the power to achieve CAN DO and then self-realisation, becoming who we would like to be – CAN BE.

The **Scarman Trust** is a national UK charity committed to helping citizens bring about change in their community, in the way that they want. It recognises that all communities are wealthy – rich in assets such as skills, knowledge, land, buildings, networks, organisational resources and spending power – but that these assets often go to waste. It is working with the British government to fund and give practical assistance to hundreds of remarkable people with a ‘can do’ attitude. These can-doers are people who act as a catalyst and mobilise assets for positive and concrete change. A credit union, a community business, a care scheme, a food co-op – whatever it takes for community renewal. By mobilising assets in this way, communities can begin to negotiate and work with government as equal partners, gradually redirecting public resources to better use and providing people with the opportunity to live to their full potential.

Small amounts of high-risk money, normally around £2,000, and practical support are provided for the can-doers. By March 2004 over 4,000 individuals will have been supported, reaching out to possibly 500,000 other people. This approach is designed to create as little dependency as possible and encourage self-help and mutual aid. Building on its ever-growing base of people, ideas and local

assets, the Scarman Trust is now supporting can-doers in developing much larger scale initiatives such as enterprise development, partnerships for public service delivery or advocacy with government at all levels.

Being your own first investor

There are many examples of how marginalised communities have been able to turn around a depressing and despairing situation and go on to continue to achieve so much else. Whilst the two examples given below are in very different parts of the world, they have many similarities:

- Both have taken many years of struggle against intransigent and self-serving bureaucracies and vicious politics
- The community itself is at the heart of the process
- The initial success of the community has led to an expansion of its work to meet other community needs
- The communities now provide expertise for other groups wishing to follow their example.

The Eldonian Community is based in the poverty-stricken inner city area of Vauxhall near the Liverpool docks in the UK. Having had to watch local housing and communities around them being demolished and dispersed, a group of local people realised that the only way they were going to improve their living conditions was if they did it themselves. In the face of nonsensical local politics and large job losses, as the major employers moved out of the area, the Eldonians fought to keep their community together and to provide good quality, affordable housing for themselves and others in need.

Having successfully provided themselves with good quality homes after years of struggle, the local community set about looking at other needs of the community and addressing how to bring sustainable development to their rundown area of Liverpool. Jobs were wanted and the vulnerable groups left behind in the community needed care and support.

Led by determined and tenacious local people, the fruits of 25 years struggle against red tape and political problems are there for all to see. 250 permanent jobs have been created. Over 400 high quality and affordable homes for rent have been built with an equal amount of private sector residential development. Volume house builders were attracted to this former derelict area due solely to the successful work of the Eldonians in regenerating it. 43 hectares of derelict land around the terminus of the Leeds-Liverpool canal have been restored. A village hall, sports centre, day nursery and residential care home for 30 older people have been designed and built, as well as managed workspace containing 55 office units and 8 workshops.

Over £25 million of assets have been created in the community and £100 million of inward investment has been attracted.



Canal 1970s

Canal 1990s

Before

After

The Eldonians continue to extend their activities, searching for sustainable sources of income as well as grant aid for their work. A joint venture is being undertaken with a private sector company, a successful neighbourhood warden scheme is being provided for other communities and a large retail development is being planned for the community that still does not have a post office or bank to serve its financial needs.

The Eldonians identify the following reasons for their success:

- Community ownership – over 600 local people are members of the Eldonian Community Trust Ltd and are genuinely involved with the decisions that affect their lives and surroundings.
- Design and good practice – the local people were involved on the design of their homes to provide a safe, tidy and attractive environment.

- Innovation and business enterprise – a commercial approach to developing sustainable local businesses has helped generate a stable and sustainable local economy.
- Partnership – they always sought to work in partnership with the local authority and other agencies, but as an equal partner with something on the table, rather than as a grant applicant.
- Leadership – strong leadership and visionary drive have united the community and enabled its members to take responsibility for their own future.

The Eldonians have shown what can be achieved by local people with a commitment and enthusiasm to fight to recreate a better life for themselves and their children. As well as the new housing and facilities created, a new sense of confidence and security has been achieved, resulting in



Before

After

Before

After

increased levels of private sector investment, new business and new jobs.

At much the same time as the Eldonians began the fight for their community in Liverpool, a small team led by Dr Akhtar Hameed Khan was working to help local people in Orangi achieve their own development needs rather than rely on foreign aid. Orangi is a squatter settlement covering 60 hectares and is home to 1,200,000 people in Karachi, Pakistan. The people had identified as their main priority the development of sanitation, followed by health, education and employment.

... to date, approximately 90% of Orangi households have built their own sanitation systems ...

Initially the **Orangi Pilot Project (OPP)** led by Dr Khan identified activists in individual lanes in the settlements. These activists called a meeting of the lane residents. Once the residents had formed an organisation and nominated a lane manager OPP was able to provide them with technical assistance. Mapping and surveys were carried out by OPP and the community members themselves completed the

sanitation work, laying underground piped sanitation and water systems at a fraction of the cost that would be charged by the city authorities.

The lane was the unit of organisation. Each lane comprised 40 - 50 houses and was small and cohesive, providing good transparency. After being provided with a map and an estimate of labour and material costs, the lane manager would collect the money from the lane households and initiate the work on sewage lines with the assistance of other members. As more and more lanes began to provide their own sanitation, a federation of lane organisations was formed and the work extended throughout the entire settlement. To date, approximately 90% of Orangi households have built their own sanitation systems. The people have invested \$1.5m of their own money. Within 10 years of starting the programme, infant mortality had fallen from 128 per 1,000 to 37. Some doctors are looking for situations elsewhere, with better income earning opportunities...

Four major barriers had to be overcome in order for the local people to believe that they could provide their own sanitation. Once these barriers had been overcome, the people went ahead and did the work.

BARRIER	HOW IT WAS OVERCOME
Psychological	The people came to understand that the lane, and not just the house they lived in, belonged to them.
Social	An organisation was created at the lane level and later on a federation of lanes, to support the individuals.
Economic	The cost of the work was made affordable by simplifying the technology and providing appropriate tools.
Technical	Support was provided by OPP through designs, estimates, surveys and tools.

OPP's work was taken so seriously by the city authorities that they have since cancelled loans from the Asian Development Bank in favour of the community-based approach pioneered by OPP. It is the support of the communities that gives credibility to OPP's work and the successes achieved by the people have meant that the government is willing to carry out complementary work providing

culverts over natural drainage systems and sewage treatment facilities. The federation of lanes monitored these government works and no substandard work was permitted. Having realised their ability to change their own environment, the communities continue to meet other development needs – providing education services, good quality building materials and housing, planting trees etc.



Environmental Context



Barefoot Architects



Improved Roads and Sanitation

The OPP approach is now used in eleven other cities in Pakistan as well as internationally. Communities, activists or NGOs contact OPP. They come to Orangi and spend time seeing how the work is done. If interested, further visits are made. A small team of organisers and a technician receive training from OPP in surveying, mapping, estimating, supervision, documentation and accounts. The new organisation becomes part of a network of similar organisations, for mutual support and on-going training.

Realising the potential for asset-based community development

The vital role of local community groups

The presence of local groups working together for a common goal in a community is critical to its capacity to develop successfully, reinforcing and amplifying the gifts, talents and skills of individual community members.

The depth and extent of these organisations and their activity in any community is mapped as part of asset-based community development and is always found to have been vastly underestimated. Some groups are created by people of a common faith, others are organised around a particular need or issue, for example, a neighbourhood watch group or babysitting circle, a political or environmental group. Others are organised around recreational needs such as sports or arts or by physical proximity such as neighbourhood improvement groups. Their unifying feature is that they have come together with a shared vision for common action.

They do not need to have technical capacity or professional ability. Their indispensable contribution to community development is that they:

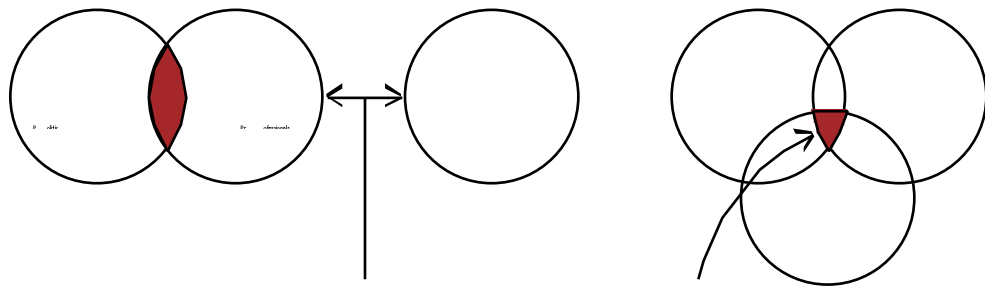
- Can reach and involve more people in community action than institutions
- Are recognised as being the most significant vehicles for changing people's attitudes and behaviour
- Mobilise members to take on additional roles: for example, a church group setting up a day centre for older people, a woman's group running health awareness centre.

... the presence of local groups working together for a common goal in a community is critical to its capacity to develop successfully, reinforcing and amplifying the gifts, talents and skills of individual community members ...

Their strengths are multiplied even more when they are linked into coherent networks. This helps them to get organised and powerful and increases their ability to engage with local institutions. Once linked, these groups can facilitate peer learning – face to face exchange of information and sharing of experience, which is recognised as the best way to help people become more powerful. They are then in a better position to have an effective say in those issues that affect their area and to resist the inevitable opposition and inertia they will face. In order to organise successfully across a number of groups it is important to have a specific focus of interest and to ensure that there is a space where politicians, professionals and people can meet on an equal footing. Professionals and politicians are skilled at identifying where their

interests converge and will quickly come together to negotiate those interests. The size of overlap between professionals and politicians is often directly proportional to the distance from the people – the larger the interaction between these, the greater the distance from local community groups. There is a need for collective overlap among all parties involved.

Intermediary organisations are well established in the US but are less so in other countries where community organising is not as advanced. They come in a range of forms, including the federations of local community groups that provide mutual support to their members as well as the professional community support organisations who facilitate, connect and weave relations between



local community groups and institutions. Intermediary organisations have an important role to play in providing a bridge between community focuses and the larger scale strategic decisions. People working at community level often have trouble getting enough objective distance to understand their role in a larger picture, whilst those working at the strategic level can't communicate well enough with the community to move the agenda along. Intermediaries are also able to provide the expertise needed when the practical limits of citizens' capacity to take on technical issues is reached. Marrying the technical processes of housing development with a citizen-based organisation almost always results in the technicians and professionals dominating, however unintentionally. In the US, most citizen groups quickly spin off the housing development element to a separate organisation as it threatens to overwhelm their levels of competence and engagement. The awareness is 'each do that that they do

best by understanding that they do different things'.

... intermediary organisations have an important role to play in providing a bridge between community focuses and the larger scale strategic decisions ...

An example of one such intermediary is the **Common Ground Community** in New York. This issue-focussed organisation is concerned to solve homelessness in the city. Its emphasis is on the re-use of significant under-utilised properties in marginalised areas of the city. Typically old dilapidated and disused welfare hotels are restored to their former glory to provide homes for homeless persons and low-income workers. The method used seeks to renew, support and expand community renewal efforts and works with other local community groups and organisations that are concerned with broader community revitalisation.



Common Ground Community – The Prince George Before After

Common Ground Community is increasingly recognising that community assets are more than just the buildings and that the homeless persons and local volunteers are extremely valuable assets in themselves. When invited to work in a 250-block area of New York, it very soon realised that the first task was to organise the organisations, since there were 32 different organisations working on homeless issues in one form or another – churches, transportation managers, mental health services. It has taken time for this grouping to come to a common strategy and a definition of homelessness, but it has been extremely useful in terms of being able to share information and work together to improve the situation.

It is important to have the right kind of intermediary structure. Experience in the US has shown that when they are created intentionally these structures tend to become top down and authoritarian and it becomes difficult to maintain the fluid and dynamic structure of the organisation. It also shows that membership organisations tend to work better than more formally created ones. Intermediary processes are often confused with intermediary organisations – it is vital to resist pressures to institutionalise, formalise and organise too soon and appropriate forms of organisation should be allowed to emerge.

Common problems faced by intermediary organisations include the following:

- They are trying to coalesce efforts working from the ground up, but they themselves do not necessarily have roots in the ground
- The institutionalising arrangements are made too early on in the life of the organisation and can restrict and set in stone their potential for activity
- Inappropriate structures are used and limit the effectiveness of the organisations.

The institutional landscape

In addition to the assets represented by local individuals and citizens' organisations, every community has some combination of formal public, private and not-for-profit institutions – such as schools, parks, libraries, police stations, colleges, hospitals and faith centres. These institutions can bring many assets to support the community-building initiatives of citizens and their associations. They are in an

excellent position to better support community empowerment and agency at local level.

Unlike the community residents and small local community groups that are clearly responsive to local conditions, challenges and plans, the local institutions are often directed and controlled by forces and relationships outside the neighbourhood. In larger cities especially the leaders and staff of these institutions answer first to the larger system of which they are a part, not to the local residents, and they are often based outside the area. Re-establishing the links between the community and these institutions is not always easy and local people have to reassemble the political power to re-root these institutions in the neighbourhood. Much change needs to take place within the existing local institutions in order to be more responsive to community needs.

An institutional landscape is important in community development – it must contain small and large organisations, local ones as well as official ones, those that rely on self-generated income and well as those requiring grant support. Accountability, devolution and strong working relationships are all important.

“If institutions are to protect people and a broad range of assets, they must respond to and shape the major changes that will unfold over the next 50 years...institutions must be capable of changing and adapting, and new institutions must emerge.”

This statement by the World Bank clearly demonstrates mainstream acceptance of an asset-based approach to community development. It is important to change institutional structures with more power devolved to local agencies along with new accountability, i.e. the duty of partnership. It will also be important to pioneer new larger-scale mutual institutions. These will include development trusts, community development credit unions, neighbourhood service companies, community learning networks and many others.

Reducing barriers to asset-based community development

In order to introduce an asset-based approach to community development it is important to understand the barriers that currently act as an impediment to the process. These barriers can be unintentional as well as intentional. Identifying them is the first step towards their reduction or removal.

BARRIER**MEANS OF OVERCOMING IT**

Lack of awareness and confidence

- Overcome the conviction of people who believe that they are hopeless, helpless and cannot win.
- Map the assets of community residents and local community groups.
- Help a community to understand that it has to be its own first investor.
- Tap into the confidence and energy of young people.
- Keep the fun – celebrate success and everything else!
- Include ABCD training in professional development and training for those involved in the financial, education, housing and social work sectors.
- Use participatory planning tools, such as *Planning for Real*, to help cut through the talk.

Isolation and lack of support

- Link up local community groups to form a mutual-help federation to provide greater support and the ability to withstand problems.
- Create strategic alliances to support the community – in local government, NGOs, media and academic institutions.
- Share experience by visiting other communities to learn from their successes and problems.

Existing power structures

- Provide training in asset-based community development for community development professionals.
- Introduce financial and other incentives/regulations to change the patterns of existing vested interests.
- Ensure that local and central governments understand the political and economic advantage to be gained from the approach.
- Ensure that paid staff and consultants remain answerable to the community.

BARRIER**MEANS OF OVERCOMING IT**

Lack of access to appropriate financial opportunities

- Provide innovative, appropriate and easily accessible financial products to meet community needs – small loans, low-cost insurance, start-up finance for micro-enterprise.
- Build up the discipline of repayment with the use of affordable loans rather than grants wherever appropriate.
- Pioneer new larger scale mutual institutions and encourage greater investment in communities by the private and not-for-profit sectors.
- Approach existing institutions in the community (schools, colleges, and housing organisations) to be more creative in how they can use their assets to support the community.

Lack of technical support

- Provide business support for small enterprises.
- Establish a community exchange system and cross-community collaboration to match up technical needs and resources.
- Provide technical support and training to support self-build and other initiatives, where there is little or no previous experience.
- Establish community-based technical and training institutes.

Inertia

- Identify and reduce the bureaucratic obstacles and red tape that currently prevent community action and financing.
- Reduce the departmental complexity so that there is a more direct route for communities to work in cooperation with local government.
- Work to provide secure tenure and improved urban governance to create an enabling environment for community building.
- Fast-track innovative products.

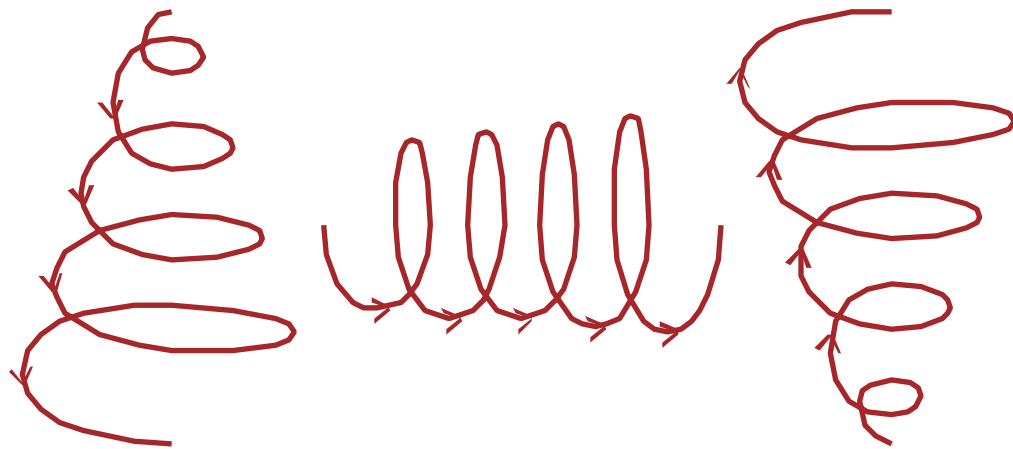
Building up hope: realising the potential of asset-based community development

Communities are different. Some are positive and cyclical, centred on solutions and action, and there is a continual improvement (*Spiral C*), others don't have any major crises, coping and gradually improving as they go along, but not changing significantly (*Spiral B*). However, a common denominator in marginalised communities, centred on problems, is the

downward spiral of hopelessness and despair (*Spiral A*).

Communities are dynamic and will continually change. The spirals continue and repeat, and do not come to an end, hope will build on hope and despair will build on despair if there is no trigger to bring about a change of direction.

The aim of asset-based community development is to change these downward negative spirals into ones that are upward and positive, with a continual building of hope.

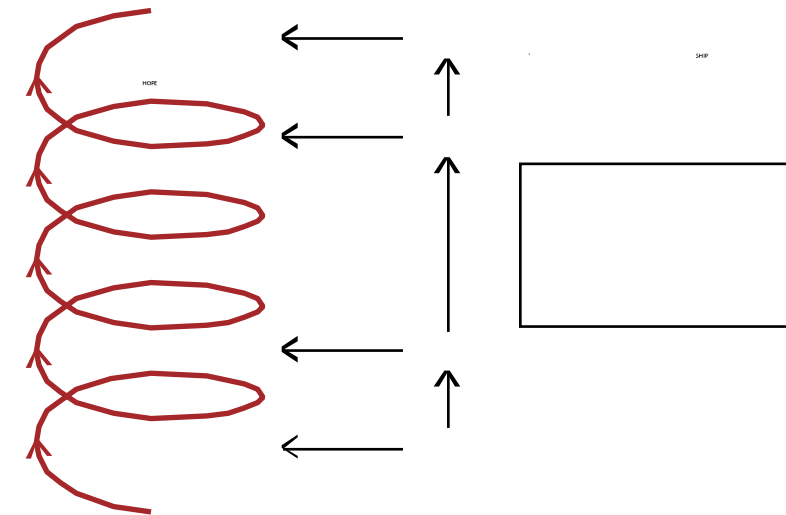


The key to growth in the upward spiral is that the community owns the aims and objectives of the interventions and strategies, owns the development of solutions and their implementations, the processes and the monitoring. These upward spirals can be clearly seen in the examples of the achievements of the Eldonians and the communities in Orangi.

The start of the process is the mapping of assets at all levels right across the spectrum – from individual assets through to large mega-land deals. Mapping leads to catalysing – enabling and energising the

community to take control of the process. Assets are built up and used to take the community forward. This process is not carried out in isolation. There is a whole range of uncontrollable external factors – governments changing, world changes. There will be additional assets going into a community and assets will also flow out, both positively and negatively. Some of the money will flow out of the community but so will knowledge, empowerment and experience going to other communities.

This process can be seen in the diagram below.



Governments at all levels will need to make a greater effort to genuinely listen and respond to the intermediary organisations, to the local community groups and their federations. Money will need to be kept in communities longer than it is now, legal and financial changes will be needed. Power relationships will need to change, with existing barriers removed and a letting go of power. These are significant and far-reaching changes, but they are essential if a reversal of the spirals is to be achieved.

So how will this change be brought about? Will it be through evolution, revolution, step changes, a quantum leap or all of these? What is certain is that it is needed NOW, before millions more lives are damaged and destroyed in a downward spiral of despair. There needs to be innovation and creativity, thinking outside the box and learning from everything – the successes, the failures and the just interesting. Bending the spend of existing programmes is necessary to make sure they are more effectively used and will support the assets that are being built.

... engaging people in the community development process will build energy and momentum, which will in turn feed back into the communities ...

Two key elements are required:

- Access to relevant finance, building wealth right across a spectrum of assets
- A propelling force to drive change and maintain the upward movement of the spiral.

Propulsion requires a source of energy, a trigger to set the process in motion. Experience has shown that change is most often triggered by the following factors:

- A crisis – for example, a new motorway or flooding in the local area
- Fear – a growing sense of fear usually linked to the level of safety in a community
- Opportunity for access to authority and responsibility that was not there previously.

The successes achieved by asset-based community development have identified this third factor as a way to trigger change. It grows from the serious reallocation of authority, which requires people to reconceive who is responsible and identify the tools to be developed to make that

responsibility effective. Local leaders and activists set the process in motion, beginning to build the skills, hope and confidence of other people in the community, thus adding impetus to the upward spiral. Engaging people in the community development process will build energy and momentum, which will in turn feed back into the communities. It is a self-generating system that depends on the power of a few individuals in the first instance. Developing the skills and determination of others will ensure that there is a continual supply of energy.

It will take time for an upward spiral to gather pace. It will begin slowly in many communities but will grow exponentially. Once the energy is created and the perception in, and of, the area has changed from hopelessness, it is likely that property values will begin to increase, crime will begin to decrease and jobs, banks and shops will come back in.

Money talks

In a capitalist society it is financial assets that give people and communities a voice. Marginalised communities are rarely heard, and even more rarely listened to. Having the right to acquire property, access to credit to start a small business, being able

to take out a loan for £250 to mend the roof – these are all vital financial services in poor and marginalised communities and societies. The hard physical assets of cash in the bank, businesses, community buildings and home and land ownership are as important as the social capital or community spirit and cannot be ignored in asset-based community development.

... asset-based community development begins with a community's wealth, not its poverty, with its abilities rather than its powerlessness ...

It is important to highlight the link between individual asset building – savings, investing in education or starting a business – and the wider asset-based community development. Both are interlinked and unless the asset-building capacities of individuals can be unleashed it will not be possible to maximise the capacities of communities.

Marginalised communities are virtually entirely dependent on grant aid, with a current average expenditure by government of just less than £11,000 per person in the UK – but what is there to show for it? In most cases these communities are still in a dire state. Where does this money go? Most of it leaves the community – in the form of goods and services purchased from outside

the community, on the salaries of contractors, consultants and professionals who do not live in the community, on land and buildings owned by others outside the community, on repayment of debts. Very little is left to circulate in the community and foster growth. It is important to prevent money leaking from the local economy in marginalised communities.

Asset-based community development begins with a community's wealth, not its poverty, with its abilities rather than its powerlessness. This is a world away from the practices of most government agencies and programmes. Most government grants and those of other funding organisations are awarded on the basis of how bad things are, or continue to be. As well as creating perverse incentives for people not to try to increase their income, it spreads the general corrosive attitude amongst professionals and organisations that really nothing can ever be done.

... the provision of available and affordable financial mechanisms to create community control of assets is crucial in promoting sustainable community development ...

Over time it also breeds a culture of dependency on those that provide the grants and all understanding is lost of how anything can ever be done otherwise.

Current systems of payments according to deficiency or needs perpetuate the mindset of learned helplessness. This is not to say that a complete overhaul needs to be made immediately of all grant determination and delivery mechanisms, but rather that changes could be introduced at local level in order to ensure that funds are allocated on a capacity-oriented basis rather than a multiple misery index.

Grants and soft (low-interest) loans, however, do have a place in a comprehensive funding system. They are very important for start-ups, for developing and innovating new projects and products, for new ideas and research. It is important that soft loans should not be written off or turned into grants. Even though the terms may be soft, they should be enforced and outstanding debts should be chased in order that discipline of repayment is retained and developed.

The ABCD institute gives the following guidelines for community-based groups applying for capacity-oriented funding:

- Clearly identify the skills, abilities, capacities and assets that local residents will contribute to the proposal.
- Clearly identify the capacities of community's citizens' associations, and indicate how they will be involved in both governance and problem solving.
- Indicate how this proposal will mobilise, use, enhance and expand these local capacities.
- How will it contribute to building the local economy, for example by employing community residents, enhancing local purchasing, capturing public budgets for local use, etc?
- How will it show evidence of significant investments of resources and time by local residents and organisations before funding starts?

Access to credit is a major problem for individuals and organisations in marginalised communities. Often for individuals the only source of credit is predatory lenders – loan sharks or moneylenders – who can, and do, charge ridiculously inflated interest rates. Likewise, funding for organisations and small businesses is hard to obtain, with banks and insurance companies preferring to lend elsewhere.

The provision of available and affordable financial mechanisms to create community control of assets is crucial in promoting sustainable community development. In the United States, Community Development Finance Institutions (CDFIs) represent one of the most successful ways of bringing financial services to marginalised communities and to encourage mainstream repayment behaviour. It is not the case that poor people cannot afford to borrow money or will not repay it – repayment rates are typically higher than average. It is the access to credit that poor people do not have. CDFI loans typically have high interest rates, to the point where they are sometimes considered usurious. These higher rates are due to much higher costs of delivering financial services to marginalised neighbourhoods, of providing significant levels of business support and of sustaining their own small organisations. It is these high costs that prevent the retail banks from operating in this sector. Even 9% short-

term lending rates (when the average rate is 6% in retail banking) are still much more accessible than the extortionate rates charged by the predatory lenders – the only other source of finance in poor communities.

CDFIs have been established for many years in the United States and are heavily supported by the government with the provision of matching funding and low interest rates. The long-term commitment enables them to become well established and self-sustaining. It is common practice for housing associations to set up CDFIs in their communities and there is mutual advantage in the two activities being linked, especially with regard to providing reassurance that the CDFI is not yet another loan shark.

The crucial thing to ensure is that people have the right amount of money, at the right time on the right terms, and there should be a mixed economy in terms of the financing products available. It is healthier if there are a range of organisations providing a range of sophisticated financial products and services designed specifically to meet the needs of the communities. The Ford Foundation in the United States has done much work in this field over many years and has found that patient capital (i.e. prepared to wait for social and financial returns) and long-term investments are very big elements in leveraging funds.

These equity-like investments can leverage through guarantees or other financial transactions to the tune of 40:1 their own value in the activity within the neighbourhood.

Taking community efforts to scale

The asset-based approach is increasingly being recognised by national governments and other organisations such as the World Bank as offering a positive and valuable approach to community development. This in part reflects the reluctant acceptance that there is little to show for the vast amounts of money spent in the last thirty years on urban and community regeneration. Although there are many differences, at heart there has been no fundamental change.

Dissemination of any innovative approach takes place through a population of potential adopter organisations and individuals. The process by which new practices are adopted is iterative, complex and multi-directional. Five main stages in the adoption process have been identified: knowledge, persuasion, decision, implementation and confirmation. Spreading knowledge requires trust – trust in the people we know and trust in experience. The adoption of new approaches frequently involves re-invention during the implementation process in order to match it to its local setting. Systemic problems do

need systemic solutions, however, and scale solutions are needed to address the larger or national structural issues.

Reaching scale is defined as linking small local efforts into a critical mass and is only desirable if it conforms to the interests and goals of the local community. It is not desirable if it is only coming from the top down, for example large-scale government clearance and redevelopment schemes that destroy communities. It is well to remember that:

- There is always more than one way of doing something
- Action needs to be taken at a range of levels
- The most effective solutions are the thievable ones – those that are taken up spontaneously and rapidly by those who can use them.

Scale in community work is achieved more effectively through knowledge transfer than through the expansion of individual organisations. If an organisation expands it can easily detach itself from its own roots and will no longer reflect its mission and community base. Multiple roots and community bases are the way forward, rather than one effort on a massive scale. A certain degree of scale is necessary, however, for a group to have sufficient leverage. For example, scaling up of

the work of OPP with the local communities living in the lanes of Orangi gave it sufficient influence and authority to be used at the citywide and regional level.

... scale in community work is achieved more effectively through knowledge transfer than through the expansion of individual organisations ...

Community movements grow from sharing information. The people themselves are the primary actors and the best teachers. Encouraging more collective action and cross-learning between groups is vital and exchange initiatives that run from one community to another are invaluable in this process. The Eldonian and Orangi communities are both continually involved in talking to others. Most people learn from action and reflection and not from bespoke training courses run by institutions. Coaching rather than controlling relationships foster learning. Peer learning – the face to face exchange of information and sharing of experience – is probably the most effective way in which people realise what can be achieved and cross-group associations are vital in putting the infrastructure in place to support this. It is important to maintain the fun and passion in the process and to celebrate victories. Involving young people and their creative energies will naturally bring life and dynamism.

Other ways of going to scale and replicating come through building strategic alliances and gaining media support. Inclusion of ABCD approaches in the academic training of professionals will reap benefits in generations to come and getting professionals out to see action on the ground has a massive impact. Positive and exciting case studies will help to raise profile and awareness. Unjustified local fears are best defeated by those who faced similar fears in the past and have overcome them when reality was different from that which was expected.

As well as moving ideas between communities, it is also important to ensure that there is political and professional understanding and recognition. It is important, therefore, to create and institutionalise a space where people can meet with politicians and professionals on an equal footing.

Monitoring and measurement of impact are crucial if others are to be convinced of the value of what is being achieved. Since anecdotal evidence or case studies are often felt to be insufficient to convince, a proper assessment of the value gained for both society and the government is an important tool.

... it is important to create and institutionalise a space where people can meet with politicians and professionals on an equal footing ...

There are traps to be avoided when moving to scale:

- Most replication ideas and approaches are developed, inspired and dominated by institutions and are supply-led (i.e. we have a solution here for you to copy) rather than demand-led. The reason for this is that all too often people have forgotten how to make demands. One of the achievements of asset-based community development is that it helps people to take ownership of the demands they want to make and in doing so having a much clearer idea of what supply can meet those demands.
- Most replication approaches produce a formula or model that can be applied on a wider scale and transposed to other situations. People in power are always looking for formulae, trying to make things simple for easy application. Whilst such approaches of models and formulae are possible when it comes to technical issues (such as construction methods), this is not possible in the citizen-based sector when an individual answer is needed to the situation. The key issue is for local people to have a purpose and to take mutual responsibility for the development of their community.

An Agenda for Action

The discussions and deliberations of the three-day consultation were distilled into an Agenda for Action. This Agenda identifies key actions that can be used by people and institutions from a range of cultures and contexts to further develop the potential of asset-based community development.

The following principles should be used in guiding all action:

- Communicate ideas and information simply
- Keep people at the centre of the process
- Learn from the experience of others
- Do not accept existing practices as unchangeable
- Keep in the WOW!! factor to inspire and raise the spirit
- Patience and persistence are essential to achieve change.

The key areas for action fall into four broad categories. Firstly, raising awareness and understanding of the asset-based approach to community development; secondly, reducing the barriers that currently exist to implementing the approach and moving it into mainstream activity; thirdly, identifying the institutional change that needs to take place and fourthly, suggesting action that can be taken by communities in partnership with local groups and intermediary organisations.

Raising awareness and understanding of asset-based community development

- Bear in mind that many people do not understand what asset-based community development is. Its relevance and benefits need to be explained, as well as the fact that it complements other existing approaches.

- Share experience by facilitating visits between groups in different communities, since more is learned from action and reflection on the experience of others than from training courses or books.
- Highlight good news and positive case studies to raise the profile of the benefits that can be achieved from the approach and attract media attention to the successful examples of what can be achieved.
- Extend understanding of the approach through training of professionals, university and college students to create a cadre of sympathetic and enlightened professionals.
- Help professionals in the public and private sectors and politicians to see the benefits of reaching out to the community as a whole rather than just to those with specific needs.
- Recognise that security is as much to do with community development and involvement as it is with police forces and the military.

Reducing barriers to using an ABCD approach

- Identify the barriers that exist at present, recognising that these can be unintentionally as well as intentionally created and that some people and organisations have vested interests in maintaining the existing situation.
- Provide training and organisational development in public bodies amongst both officials and elected politicians, so that they are equipped to respond more creatively and positively to communities, and encourage rather than block action for change.
- Change the current practice of identifying needs and deficits in a community by looking also at the assets available.
- Don't allocate grant aid primarily on the extent of the needs identified (truant youth, pregnant teenagers, substance abusers, homeless persons etc.) in order to avoid the categorisation of community problems.

- Seek to change attitudes of dependency and learned helplessness by building in the discipline of repayment with the use of affordable loans rather than grants where appropriate.
- Encourage greater investment in marginalised communities by reducing the artificially-created barriers between the profit and not-for-profit sectors.
- Get rid of the red tape that limits the activities of credit unions and other small-scale financial organisations.
- Change the institutional rewards and risk systems that lead to inaction. Create non-financial incentives to encourage positive action and address those elements of the benefit system that discourage individuals from saving and investing.

Moving to mainstream activity

- Recognise that scaling up is important and that asset-based community development is increasingly being recognised both nationally and internationally. Changes should be implemented without delay.

- Use approaches that are adjusted to meet individual circumstances of different communities – there are no 'Lycra' (one-size-fits-all) or silver bullet solutions.
- Prioritise action so that there is something for people to identify with and be inspired by – forge ahead, get results and build staying power.
- Understand that it is easier to identify and replicate good practice for technical solutions than for citizen-based solutions. There are dangers in creating simplistic formulae for replication at the citizen-based area of action and the approach should be to adapt and adopt.
- Recognise that scale in community work is achieved more effectively through knowledge transfer than through the growth of small organisations into larger ones.
- Accept that conflict and jealousies are inevitable and will have to be dealt with if progress is to be made.
- Monitor and evaluate action to ensure that it is possible to demonstrate success where and when it happens.

Recommendations for change at the institutional level

- Accept the reality of the downward social and economic spirals that exist in many marginalised communities.
- Recognise that institutions don't have all the answers. It is important to listen to the local communities who will be able to give solutions.
- Improve the quality of local partnerships by being more honest in dealings with the community and being prepared to place greater trust in the community enablers.
- Ensure that there is a known lead department in central government for ABCD and reduce the complexity of departmental involvement and complicated funding arrangements. Devolve power to local agencies wherever possible.
- Put flexible systems in place to grab the sparks and innovators and support those people with vision.
- Help groups to work together but avoid formalising structures and arrangements too early in order to allow the most appropriate frameworks time to emerge.
- Recognise that membership-driven organisations are more successful than ones that have been imposed, since the latter quickly become top-down and authoritarian.
- Redesign government funding to promote ownership of assets and finance and the circulation of wealth in communities, looking in particular at benefit payments and public procurement.
- Encourage and facilitate the development of community associations and intermediary groups, but without imposing structures and constraints too early in the development process.
- Develop innovative financial products and methods to meet community needs, including very small loans, low-cost insurance and credit for land purchase where needed.
- Support the continuing development of community development finance institutions and credit unions in a variety of shapes and sizes to meet local needs and encourage housing associations to become involved in community investment approaches.

- Think big as well as small with a range of finance options, from venture capital to small loans, encouraging the development of a range of enterprises, including micro-enterprises.
- Evaluate the effectiveness of the funding methods used and the products available, including micro-finance. Make sure that existing funding programmes are used effectively, bending the spend where necessary to achieve maximum impact.
- Change emphasis away from grant dependency towards investment funding where this is appropriate, but recognise that there are many possible answers and solutions. A menu of financial offers is necessary, ranging from traditional grants, through grants repayable in kind and low-interest loans, to loans at commercial rates.
- Create, nurture and ultimately institutionalise a space for interaction between communities, formal and informal interest groups and government agencies.

Action by communities in partnership with local groups and intermediary organisations

- Map the social and organisational assets that will certainly exist within the community to raise awareness of the latent capacity and skills that are available.
- Make community groups aware that they are assets in themselves and help them to understand the benefits of taking a positive role in their own future and that of their community.
- Understand that communities must be the first investors in their development rather than relying entirely on grant aid to do anything.
- Learn from others how to fight the inertia of bureaucracy and vested interests that will have to be faced.
- Encourage the quiet and shy members of the community to come forward.
- Keep the fun and passion in all activities to make it attractive for other community members to join.

- Don't let the government off the hook and remember that it still has responsibilities to work alongside communities.
- Recognise that communities learn best from communities and that community concerns are best overcome by those who have shared similar concerns and fought similar battles in the past.
- Keep money in the community by employing local residents wherever possible.
- Cultivate friends and allies at different institutional levels – in universities, NGOs and local governments where they can help and support community initiatives.
- Ensure the long-term viability of intermediary organisations as well as implementing their mission.
- Don't grow too large – keep the roots of intermediary organisations in the locality and seek to put people in touch with each other, matching up resources and needs.

Questions still to answer...

Many questions were raised at the consultation but not all were answered. Some of these unanswered questions are included here as a focus for future debate.

- How can funders develop an investor approach to funding that better supports asset-based community development?
- How can we turn the energy and ingenuity of the informal economy in marginalised communities to positive effect?
- How can an intermediary organisation establish roots in the community?
- What is the appropriate amount of money to be lending in communities? What are the appropriate terms and timescales?
- How can grants be used more effectively in marginalised communities?
- How can governments be encouraged to create an enabling environment in which an asset-based community development can be fostered and validated?

Sources of further information

Asset Based Community Development Institute

Northwestern University
2040 Sheridan Road
Evanston, IL 60208
UNITED STATES OF AMERICA

Tel +1 847 491 3214
Fax +1 847 467 4140
Web www.northwestern.edu/ipr/abcd.html

Civil Renewal Unit

Home Office
3rd Floor, Allington Towers
19, Allington Street
London
SW1E 5DE
UNITED KINGDOM

Tel +44 (0)20 7035 5302
Fax +44 (0)20 7035 5386
Web www.homeoffice.gov.uk/inside/org/dob/direct/cru.html

Common Ground Community

14 East 28th Street
New York, NY 10016
UNITED STATES OF AMERICA

Tel +1 212 389 9334
Fax +1 212 389 9312
Web www.commonground.org

Community Development Finance Association

Room 101, Hatton Square Business Centre
16/16a Baldwins Gardens
London
EC1N 7RJ
UNITED KINGDOM

Tel +44 (0)207 430 0222
Fax +44 (0)207 430 2112
Web www.cdfa.org.uk

CHF International

8601 Georgia Avenue, Suite 800
Silver Spring, MD 20910
UNITED STATES OF AMERICA

Tel +1 301 587 4700
Fax +1 301 587 7315
Web www.chfhq.org

Eldonian Community Based Housing Association

The Tony McGann Centre
Eldonian Village
Liverpool
L3 6LG
UNITED KINGDOM

Tel +44 (0)151 207 3406
Fax +44 (0)151 298 1464
Web www.eldonians.org.uk

Ford Foundation

320 East 43rd Street
New York, NY 10017
UNITED STATES OF AMERICA

Tel +1 212 573 4778
Fax +1 212 351 3611
Web www.fordfound.org

Housing Corporation

149 Tottenham Court Road
London
W1T 7BN
UNITED KINGDOM

Tel +44 (0)207 393 2121
Fax +44 (0)207 393 2111
Web www.housingcorp.gov.uk

**Orangi Pilot Project -
Research and Training Institute**

37-D Muhammad Ali Society
Karachi – 75350
PAKISTAN

Tel +92 21 452 2361
Fax +92 21 452 2361
Web www.urckarachi.org

The Scarman Trust

Kemp House
152-160 City Road
London
EC1V 2NP
UNITED KINGDOM

Tel +44 (0)207 689 6370
Fax +44 (0)207 689 6125
Web www.thescarmantrust.org

UN-HABITAT

PO Box 30030
Nairobi 00100
KENYA

Tel +254 20 625001
Fax +254 20 623919 / 624325
Web www.unhabitat.org

Other Useful Sources

J.P.Kretzmann and J.L. McKnight (1993)

Building Communities from the Inside Out – a Path toward Finding and Mobilising a Community's Assets

ACTA Publications, Chicago.

(available from ACTA Publications, 4848 North Clark Street, Chicago, Illinois 60640, USA
Tel: +1 773 271 1030)

M. Pike (2003)

Can do Citizens – Re-building Marginalised Communities
Social Enterprise Services Limited.

J.P. Kretzmann and J.L. McKnight (1997)

A Guide to Capacity Inventories

ACTA Publications, Chicago.

(available from ACTA Publications, 4848 North Clark Street, Chicago, Illinois 60640, USA
Tel: +1 773 271 1030)

Community-led Estate Regeneration Handbook – by Residents for Residents

(available from www.regenerate-uk.org)

www.tmonatfed.com

(website of the National Federation of Tenant Management Organisations)

www.eurovisits.org.uk

(a community tenant-led organisation that helps communities, tenant organisations and professionals)

Participants at the Consultation

Mr Tony Brankin

Secretary
National Federation of Tenant Management
Organisations

Mr Michael Chapman

Associate Director
Centre for Research into Socially Inclusive
Services

Mrs Diane Diacon

Director
Building and Social Housing Foundation

Mr David Dickman

Head of Co-operative and Sector Development
the Co-operative Bank

Mr Alan Dunn

Superchannel Programme Manager
Foundation for Art & Creative Technology (FACT)

Mr George Evans

Director of Housing
Eldonian Community Based Housing Association

Ms Jill Gibbs

Chairman
Building and Social Housing Foundation

Ms Silvia Guimarães

Architect/Planner
Building and Social Housing Foundation

Dr Rod Hackney

Architect
Past President of RIBA and UIA

Ms Rosanne Haggerty

President
Common Ground Community, USA

Mrs Eirwen Harbottle

Chair of Directors
Peace Child International

Mr Dominick Harrod

Former Director of Studies at St. George's House
Chair of Consultation

Ms Lorraine Hart

Research and Development Officer
The Environment Trust

Mr Arif Hasan

Chairperson
Orangi Pilot Project –Research and Training
Institute, Pakistan

Ms Kath Healy

FACT High-Rise Tenant
Community Representative from FACT

Dr Judith Hermanson

Vice President
Co-operative Housing Foundation International,
USA

Mr Mike Holdgate

South-east Regional Co-ordinator
The Scarman Trust

Dr Jerry Kloby

Co-ordinator
Institute for Community Studies
Montclair State University, USA

Dr George McCarthy

Program Officer
Ford Foundation, USA

Mr Tony McGann

Chairman
Eldonian Community Based Housing Association

Professor John McKnight

Director of Community Studies
ABCD Institute, Northwestern University, USA

Ms Ruth McLeod

Chief Executive
Homeless International

Mr Adrian Moran

Policy Manager
The Housing Corporation

Ms Bernie Morgan

Chief Executive
Community Development Finance Association

Mr Michael Parkes

Senior Planning and Architectural Advisor
Department for International Development

Mr Matthew Pike

Executive Director
The Scarman Trust

Ms Benedetta Rolando

Desk Officer, Europe and Africa
Peace Child International

Mr Andy Rowland

Manager
EcoDyfi Community Energy Company

Dr Anna Tibaijuka

Under-Secretary-General, United Nations,
and Executive Director, UN-HABITAT
United Nations Human Settlements Programme,
Kenya

Mr Andrew Williamson

Managing Director
Hastoe Housing Association

Mr Charles Woodd

Head of Community Development
Home Office Civil Renewal Unit