

A new approach to providing housing for the poor: Comprehensive housing development by urban poor communities and their cities

By *Somsook Boonyabantha*
Urban Community Development Office, Thailand
and Asian Coalition for Housing Rights
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1. Introduction: problems of past development

Since the end of the Second World War, cities in Asia have experienced new and never-before seen forms of social and economic development and urbanization. The severe housing problems of the poor, which almost all Asian cities are now experiencing, have grown out of serious imbalances in this post-war urban and economic development. Housing and communities have a significant role to play in binding people in any society together and in creating a cohesive social culture. Although housing is widely accepted as one of the most basic human needs, it has not received sufficient attention or deeper understanding from governments in the region. Because of this, we see the breaking down of community, and the consequent breaking up of the mechanisms which make our cities decent places to live.

In our countries today, we have problems of homelessness, eviction of low income communities, destruction of traditional neighborhoods, substandard housing and diminishing legitimacy and right to life of poor city dwellers. But on the other hand, we see a major focus on producing market housing built as a commodity for middle and high income groups and lacking in the interactive social spirit or community spaces which more traditional housing offered. The new housing being produced by the private sector or by the state is in itself a product of the new urban culture which individualizes and isolates people, who look at each other across the road or the hallway as strangers, not as neighbors. It is an irony of most Asian cities right now that while the poor find it more and more difficult to find decent, affordable housing, we are faced with an oversupply of housing for higher income groups, with huge numbers of houses, apartments and residential plots left unoccupied and un-sellable.

For most of the urban poor, jobs and income probably fall highest on the priority list, but decent, secure housing plays a vital part in securing that income and in ensuring their citizenship in the city as well. Decent housing and secure land tenure in the city is the starting point for the poor to secure legitimacy as citizens, to deal with the root causes of their own poverty, and to claim their right to take active part in the development of the communities and the cities of which they are a legitimate part.

There are two major kinds of housing problems:

a. Problems of substandard housing and environment : In countries across the Asia region, many people still are still forced to live in various kinds of sub-standard housing characterized by small spaces, crowding, lack of basic infrastructure, unhealthy environmental conditions and lack of basic tenure security or registration in the city. In several cities in India, millions of people have lived for decades in make-shift huts on the pavements, where entire families must share as little as three or six square metres of space to cook, sleep, bathe, store their belongings and raise their children. In Hong Kong, where living space is extremely expensive, some daily-wage workers have lived in stacked and partitioned "cage dwellings" of about 3 square metres for all of their adult lives, and many families have to make due in crudely-partitioned rental rooms scarcely 4 - 10 square metres in area. Even in a relatively affluent city like Tokyo, an estimated 5,000 homeless people live in cardboard boxes in the subway stations, the parks and along the river-banks. I mention here only a few of the most severe cases of substandard housing, but there are many, many millions more people living in equally small and precarious spaces, without basic infrastructure, in most cities in the region.

b. Problems of eviction : A report from ACHR's Eviction Watch Program found that during 1996-1997, about 254,000 families (about 1.5 million people) were evicted from their homes in Asian cities, and another 2.2 million people were under imminent danger of eviction. In several countries with very ambitious urban development projects, large-scale eviction of urban poor communities has become a

standard operating procedure for clearing the way for those development projects. In fact, almost all slums and squatter settlements are sooner or later subjected to eviction or eviction threat, due to insecurity of land-tenure. Eviction means an end to existing poor people housing and the community. For most people living in poor communities, eviction poses the most severe threat to their daily lives, and has many consequences:

- Destruction of intricate social and survival networks
- Destruction of life savings and family assets
- Increased cost of living
- Destabilized household economies
- Worsening conditions of poverty

When eviction is followed by resettlement in state-planned relocation colonies on the fringe of the city, many people find these places too far from jobs, schools and survival networks and opt for finding a place in another slum nearby. After eviction, many end up becoming informal renters in nearby slums, where their living expenses are even higher, and their security in life several notches lower, and the overall problem for the city has not been solved, but made worse.

The urban poor have been unable to obtain access to proper housing for several reasons :

- ***Land is too expensive :*** They cannot afford the price of land and housing in the formal market system. Their informal incomes fall well below entry level for formal or semi-formal housing markets.
- ***Formal and informal systems clash :*** It is difficult for the urban poor to adjust their informal systems of survival and irregular sustenance to match the requirements of the formal systems.
- ***Lack of available land:*** The poor cannot obtain access to urban land. With only a little plot of secure land not too far from their work, the poor can develop their own housing gradually, at their own pace, even within their extremely limited earning capacity, but most prevailing public land management systems are unable to provide even this.
- ***Misdirected social housing delivery systems:*** In the past, various government programs have sought to deliver subsidized or welfare-based housing to the urban poor, but the systems of delivery ran into problems. These centralized systems create their own bureaucracies, have too many steps, take too much time, are too costly and often lead to corruption. But most importantly, these systems end up missing the target group, and deliver housing to groups who are not so poor. Many of the poorest actually cannot afford to stay in conventional welfare-based housing projects, where they find themselves isolated, cut off from the vital support systems of their original communities which underpin their survival. As the sheer numbers of the poor grow, and as the problems they face multiply, there is a corresponding increase in organizations and government positions, international experts and meetings. Programmes to deal with these problems grow more complex and overlap each other - it amounts to a boom, but a boom with little effect upon the solutions of the poor.
- ***Communities of the poor are isolated,*** fragmented, unorganized and powerless to understand, to participate in or to negotiate with the formal system. Powerlessness works on several levels. As a result of their absence from decision-making, the poor are unable to negotiate for their share of resources, and for policies that are favorable to their needs and survival system. Even in cases where the poor have been able to organize themselves to press for certain policies or resources (especially in cases of eviction), there are always problems in the implementation. The poor might extract a nod or a promise from government but then fail to make the most of that concession. Until people's organizations can develop internal strength and find ways of learning through the management of their own community development activities, they will continue to be cheated and ignored.

- ***Housing development activities are not integrated and localized*** : Most housing development activities in the region have been implemented by national agencies which act as public development agencies at national level. Most cities do not have sufficient knowledge, capacity, resources or authority to deal with various aspects of poverty and urban poor housing in an integrated manner. The activities have been mostly piecemeal, project-oriented and dominated by central organizations. Therefore, people in the city themselves do not have power to decide and manage their housing solutions as well as most related issues of their own city development, infrastructure, city planning, land ownership, economic development, etc.

2. The need for the new approach

There is a great need for a new approach after many decades of trial and error - a more comprehensive approach which can be adjusted and integrated into each different city in order to achieve authentic, community development at scale, not on a project-by-project scale as in the past. There is no way to do this without building and refining development mechanisms which bring the communal strength of the city's poor people and the resources of the city together into a collaborative force. It is time to change the approach to one which can not only deal with poor people's housing needs at the city scale but can also lead to new forms of city development through the active participation of people and civil society.

Amidst these growing poverty problems, there have been many successful experiences which can be drawn on to build this new approach. There are now enough examples and enough understanding of what works and what doesn't work. There is a need to refine these past experiences, though, and to understand the changing context in which they worked, the relationships and roles of various actors involved leading to new way of organization or reorganization.

Some of the key elements for the new approach are:

- Find ways to work in which the poor become the subject of the housing development project, not the object. The poor must become the active agents of development, at the center of the process, not the beneficiaries of somebody else's idea of what they need.
- Include all poor people who live in the city. Successful planning must accept the reality of the poor's need to exist and to work in the city and must find ways to solve the problems together.
- Make use of participatory housing development processes as a process of legitimization, inclusion and learning, for the poor and for all parties involved.
- Major planning, development activities and implementation in the city should be decided on and managed together through a partnership of local development actors such as the city administration, NGOs and urban poor federations. This partnership should work together as a team to deal with other related institutions.
- All possible resources should be channeled to support this local, collaborative process to address city-wide housing development problems.
- The roles of central government organizations should be changed to facilitate and support the partnership between municipalities and urban poor organizations instead of following the old, unworkable pattern of centrally planned, implemented and controlled decisions.

3. A comprehensive development process :

This section will look at some possible directions for development according to the new approach proposed above. This process could be initiated in any Asian city, beginning with small-scale simple activities and leading to city-wide processes. With support from national development organizations, the process can move much easier and faster, but any city can proceed without this national backing through extensive coordination with other concerned organizations. The process can be developed through the following rough steps:

3.1 Start the process of community savings and credit activities

Community-managed savings and credit programmes have emerged as one of the most powerful tools to draw together the many people and disparate groups that exist within poor communities. Because they are controlled and operated by community people themselves, savings and credit programs build a community's own resource base. People can develop themselves and provide for their own needs, both individually and collectively, through the ongoing process of regular, concrete decisions that are inherent in collective management of a savings and credit programme.

It would be overstating the case, though, to claim that savings and credit activities, which assemble the poor's financial resources alone, could solve the urban poor's housing problems, given existing market realities. Although savings and credit programmes play an important role in the new community housing processes, the poor can only attain houses if savings and credit activities develop along with other important elements of social change. There is a great need to properly understand both the access to urban poor housing and the roles of community saving and credit activities and how they can be combined properly.

Why community saving and credit activities ? Community savings and credit activities bring people to work together on a regular basis. They make room for poor community members to develop their strengths gradually, and to make decisions together, about concrete activities which affect the community, through a simple, communal, self-built community financial mechanism. This mechanism is grounded in daily services, is quick, simple, concrete, and relates to the real daily needs of the urban poor - as defined by the poor themselves. Savings and credit activities not only provide the urban poor with their own resource base to answer to their basic needs but also create an on-going process of learning about each other's lives, how to manage together and how to relate to outside system with better financial strength, to achieve more than day to day needs. It is a process which every community member can relate to and which everyone can be involved in controlling. It is a gradual process which provides the community the capacity and confidence for a true and comprehensive self-development process. This means the poor can enjoy the pride which comes of being the owners of a process, not merely recipients waiting for mercy from outside.

However, savings and credit should not be seen as an end in itself, but as a means to strengthen a community process, so that people can work together to achieve their various needs. When the saving activities bring people to work together, that is the great opportunity to link the saving activities with the related issues so the group can continue the work together. If achieving something like secure housing is beyond the financial ability of the urban poor, the whole group needs to understand the connections and to simultaneously develop other processes, parallel to savings and credit, such as land searching, how to get subsidy, how to work on infrastructure, etc. In this way, all crucial elements in the struggle for secure housing will be combined by the people themselves.

If these community processes can link up with a good credit system, poor communities will be able to access outside financial resources, in order to support the people's own development process, as managed by people. Urban poor communities are in need of intermediate mechanisms like saving and credit groups or community cooperatives, which can help them to bridge the two different systems - the formal outside and the informal inside the community - so that financial resources can flow from one to the other with adjusted mechanism between the two different system.

Promoting community saving and credit organizations in as many poor communities as possible is the first and most essential strategic move in getting various urban poor communities of different status to work together and to build the management mechanism at the smallest urban poor groups as basic unit to be linked into a stronger development mechanism of networking.

This is why the financial mechanisms and community processes, which are developed and strengthened through community savings and credit groups, have such an important role to play, in the absence of viable housing and development institutions for the poor. Savings and credit groups and networks provide an alternative system where much-needed financial resources for development can directly flow to the target urban poor groups in the form of credit, and in ways that can be managed by the people themselves. The important question is what the forms and conditions of the credit should be, in order to relate to the affordability level, the way of life of the poor, the particular development subjects such as income generation and the outside powerful market as possible

3.2 Networking of urban poor communities

Experiences in several Asian countries show that scattered and small-scale savings and credit groups, when they developed further and become more mature, are likely to link to other groups and form networks with some kind of connected financial base. These larger collaborations provide groups with access to greater financial resources, knowledge and enhanced clout when negotiating for basic needs. They also lead to other concrete collaboration and networking. This process has political implications, since the stronger status of large networks makes it possible for the poor to deal with larger, structural issues related to their problems - issues that were beyond their capacity before.

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At the same time, community networks have strengthened the negotiating status of poor communities in the city, and initiated innovative and effective collaborations and partnerships with other urban actors in city-wide development projects which affect the urban poor. Community networks can also join forces with other civil groups in the cities participating together the broader directions of city development. This kind of citizen network can work as a crucial development mechanism to bridge the gap of understanding which exists between the urban poor and the formal system, and to help balance this crucial political relationship.

3.3 City-wide survey of all urban poor communities

After community organizations are up and running, the next useful step is to conduct a city-wide survey of poor communities as a means of gathering overall information about the lives and living conditions of the urban poor. The survey process should be implemented by the communities themselves, with support from various organizations. A city-wide survey also makes an effective community-network builder, since the process of surveying involves making many new contacts with urban poor groups in unexplored corners of the city. The survey process gives the poor a rigorous tool for understanding, learning and comparing the different situations in which they live. A survey is an effective way to link new groups to the existing network so that the network will become an increasingly broad platform for learning, development and assistance. After the survey, the community network can help new groups to organize and to start community saving and credit activities as well as other necessary development activities.

3.4 Providing a community development fund

Housing development among all the groups of urban poor in the city will take time to plan and achieve, and in the mean time, the city can develop a "Community Development Fund" which will allow poor communities to make proposals for their own development activities using resources from the fund. Such a fund can be a powerful tool in bringing communities to work, learn, make decisions together and to actually carry out development activities themselves. This fund process, if implemented properly, can help link communities' own development processes into the broader development of the city as a whole. Apart from that, a community development fund is a good way to start the gradual process of community improvement at city-wide scale, with good participation of communities and the network of communities.

From the experience of the *Urban Community Environment Activities (UCEA)*, and the *Urban Community Development Office (UCDO)* in Thailand, the provision of a "Community Environment Fund" not exceeding US\$ 25,000 per city per year enabled poor communities to work together on a wide range of community development projects, and proved to be a simple, cheap means to city-wide community development, stronger community networks.

"... Since 1996, UCDO has coordinated with DANCED to organize Urban Community Environment Fund for urban community environment projects organized by community organizations and community networks. The program has been deliberately designed in

such a way as allows community groups to be the main implementors, with the close support from and management by community networks. The plan now is to link the network together through a process of problem identification, decision making, cost-sharing, budget preparation, and project implementation in Local Project Committees, implementation, maintenance, management etc. As a result, about 200 projects have been implemented in the past 2 years. These environmental improvement projects, which include community centres, drainage, water supply, bridges and paved walkways, are much cheaper and much faster in the implementation than most government projects. The most important aspect of these projects is that they not only improve the environment of poor settlements, but they help strengthen the network and to build partnerships with local administrations."

The development Fund can come from Municipality fiscal budget or it could be set aside as development Fund each year. The management of this Fund should be flexible and allow highest participation from communities as much as possible. The existence of the Fund to mobilize community self development process in city scale by their own participation will not only start the gradual physical community improvement process but will also link communities into active development process and to work together to attain the much harder structural issues of land and housing problems.

3.5 Planning for housing solutions for all urban poor settlements in the city

After the survey is finished, several workshops should be held to share the information and to go to the next step to start developing housing solutions which work for all urban poor settlements. A good example of this process can be found in the city of Nakhon Sawan in central Thailand:

"... The process started with a community survey conducted by the community network, carried out in all urban poor settlements in the city in the beginning of 1999. They found 47 slum communities, where about one third of the city's residents live. Shortly after the survey, meetings were held with officials from the municipality and the National Housing Authority in which all the surveyed settlements were legally recognized and formally linked to the development process. All 47 settlements are now in the process of organizing themselves and setting up savings activities. Land tenure conditions in all the settlements were then examined and inventoried. It was agreed that all communities which can stay in the same place should be improved - improved in terms of their occupation status and security of tenure and in terms of their physical environmental conditions - and community residents should work together to plan these improvements. The settlements which for various reasons were less secure in their current locations would be moved to a large piece of government land in the city to build a new resettlement community, with new social and environment conditions planned by people.

"The municipality and the community network were able to identify a good tract of government land, about 300 hectares in size, long left vacant and undeveloped, right in the city. Careful coordination with the Provincial Governor and the Provincial Unit of the national Treasury Department throughout the land negotiation process made for this positive result. Another detailed family survey in those communities intending to shift to this new land was followed by a series of workshops to plan out all aspects of the new community - layout, infrastructure, construction management, etc. After the relocation plan is approved, the National Housing Authority will take up the project into their development plan to be implemented accordingly....."

As we see in the example of Nakhon Sawan, the process of housing planning should be highly participatory. If the urban poor can first work together to understand status and conditions of their current land and housing, they will be in a much better position to propose improvements to their communities or relocation to more secure settlements elsewhere. The planning process should be comprehensive, integrated and action-oriented, with practical action plans for how the community can work to attain their own secure communities. Each community has its own plan, and when all these community plans are put together, you have rough city-wide housing plan *for all urban poor groups*. And this city-wide plan is ready to be worked out by the urban poor themselves, with some support from the development agencies, Municipality and government.

The city can help refine and translate these community plans into city housing development comprehensive plan of action. A city team of Municipality and community can also work together to negotiate with other agencies such as communities stay in the same landlord may develop package of negotiation with the same landlord together, communities who do not have water connections can develop plans to connect water together, city can also work with communities to prioritize needs for infrastructure for city fiscal budget, etc.,. All the plan should be done with good understanding and acceptance among participating partners before the various kinds of responsibilities will be divided and shared to work together by several working team. Further more, broader and deeper understanding about system and access to get important resources for housing development such as land ownership, land occupation status, infrastructure, city planning, finance, etc.,. will also have to developed.

o **Learning about diverse housing development options :**

There are several technical alternatives for housing development. For planners in many cities, "housing development" means only relocation and building high-rise flats. In fact, there are many other possible options which have been tried and proven in other Asian cities :

- **On-site community improvement :** On-site community improvement is by far the best, cheapest and easiest way to preserve community systems and to maintain development from the past to link with future. Many urban communities look dilapidated and unhealthy mainly because of insecurity of land tenure. If we try to understand true factors which disrupt communities from proper self improvement, and work on eliminating those disruptions, then we can allow community to show their own strength to improve their communities together. Gradually, communities will improve themselves and show their "organic beauty" to society. With the proper assistance, simple, culturally-appropriate, creatively-built, diverse forms of housing will automatically appear, forming community's own physical identity in the city.
- **Land-sharing :** In communities under immediate threat of eviction or to make way for necessary city development projects, one of the first options to consider is land-sharing, which offers a way to "share" the land between a former slum community and a particular landlord or city development by means of compromising. Land sharing as a housing solution may imply full or partial reconstruction of the former urban poor communities.
- **Reconstruction and redevelopment :** Another option is to redevelop the former slum or urban poor area and to provide housing options to the residents within the new development. However, since most development of this type is usually controlled by private developers, community people tend to be made "recipients" of the project, and are often unable to stay on. Only when there is careful discussion and thorough participation of the communities in the planning process can such redevelopment options work for the needs of the poor.
- **Land exchange and land readjustment :** Another possible on-site redevelopment method which can be implemented whenever there are roads or infrastructure developments passing through a poor community area, is the technique of "land readjustment." Land readjustment usually requires considerable negotiation to come up with the right extent and nature of adjustment or exchange of land. This technique offers a way for urban poor housing to find its proper place in the process of land exchange and readjustment. Municipalities can coordinate with city planning offices or take the role of arbitrating negotiations with whatever landlords stand to benefit from the new development, and persuade them to agree with the adjustment plans before finalizing the route of new infrastructure.
- **Removal to nearby public land :** In case there is no other option but to remove a poor community from the land it occupies, a search for nearby public land can be undertaken jointly by the community and the city, so that communities can stay nearby, thus maintaining their former economic and social relationships as much as possible. In some cases where public land cannot be found close by, some private land can also be identified and acquired by the city or by the communities themselves, but private urban land is almost always too expensive for the poor to pay for, along with their housing expenses.

- **Searching for possible public land to be developed for urban poor housing** : The city should try to investigate and search for any available public land existing at other locations around the city in order to start building a “stock” of land for urban poor housing. Some cities have such “stocks” written into their development plans – many don’t. “Public land” might include land that is owned by Central Government organizations, land belonging to municipalities, land owned by temples and churches, etc. In the past, keeping aside adequate urban land for low-income housing development fell far down most government’s priority list, so the problem is not a lack of land, *per se*, but a lack of commitment to supplying land for low-income for housing. Municipalities tend to take little responsibility for dealing with housing or searching for land for housing, so there is a real land vacuum in most Asian cities. In almost all cases, there is plenty of unused land available, under various ownership, and if this land can be identified and negotiated for to use for poor people’s housing, then it can provide a stock of land for housing projects to accommodate scattered urban poor families as well as those evicted from their settlements.
- **Getting the private sector and real estate sector involved** : In Malaysia, for instance, there is a policy that every housing development project by private developer must allocate certain proportion of units with fixed price ceiling for the urban poor families. Although the implementation for the real poor families may be in question, it provides another possible option in using development and financial strength of private sectors to deliver more urban poor housing. Most cities in the region tend to let private sectors having too much freedom and incentives for their broad choices of development for profit alone. We do not organize this sector more properly to bring capacity and strength of this sector into active participation in delivering urban poor housing with urban poor participation and consent. This sector should not be left out of city social responsibilities and unorganize. It should be brought in to contribute to the city and social good as well.
- **City planning** : The city and people should be involved more actively on the planning of their city to find balance between housing and other city development activities. Most city planning activities always controlled by central planning organizations or planning technician who have nothing to do with real activities in each city. Furthermore, city planning today always concentrate on generating economic opportunity, planning for profit, planning for blind economic growth rather than concentrate on well being, housing and environment of the city and their people. If proper planning could be done by the city and people then land for housing of the poor and non poor could be well thought out and planned in good relation to city activities and basic infrastructure.

There are, in fact, more possible options and methods to plan for housing the poor. Above options are just some general ideas to show the different ways to find solutions which may be different according to context, time, conditions, organizations involved.

3.7 Development of credit for housing development

This is why the financial mechanisms and community processes, which develop through community savings and credit groups, have such important roles to play, in the absence of viable housing and development institutions for the poor. Savings and credit groups and networks provide an alternative system where much-needed financial resources for development can directly flow to the target urban poor groups in the form of credit, and in ways that can be managed by the people themselves. The important question is what the forms and conditions of the credit should be, in order to relate to the affordability level, the way of life of the poor, the particular development subjects such as income generation and the outside powerful market as possible.

The Housing Development Fund or flexible types of Housing credit allows flexible community housing development activities to take place in various project size, locations, housing types, different affordabilities and situation suitable to the particular development nature of urban poor communities.

In reality, urban poor groups have already been investing in housing, whether legally or illegally, whether temporary or permanent, whether in cash or on informal credit. The urban poor and the informal sector have achieved large housing-production in the region, through sheer creativity, efficiency, and close fit between the houses and the affordability, employment and the complex needs of the poor who produced them. But because most of these houses are illegal, their occupants are uncertain, threatened, victimized by the corrupt underside of the formal system. This is the poor’s two-

sided habitat reality, with immense problems and immense potential existing side by side. Most conventional, centralized housing or welfare organizations tend to disregard this potential in poor communities, and make the people become dependent and isolated, with much higher investment costs in their conventional housing provision for the poor, if the poor can ever stay at all.

The major role of credit for habitat is to support the people's own housing process, to further strengthen that already-existing potential in an organized way. The City can develop this Fund with support of central government agencies that allow the process to work more at the City level. City can also establish links with the Bank or other financial development agencies. However, it is best if City and urban partnership can establish their own Urban Poor Development Fund in the city as focal resources facilitating city urban poor housing and other related development activities.

4. Potentials and possibilities

It is also important to be aware of positive potentials in the region leading to more positive development environment as background and context to develop change process in order to make use of this current positive trends of change emerged.

4.1 Democratic change in the region is inevitable. It fits in with the present free market economic development. On one hand, this is a problem, because this kind of economic development tends to open up more room for those who already have power and wealth. But on the other hand, this is a boon, because the opening allows more space for participation, and for other groups in civil society to take part, and this space is very important for the poor to voice their position and to be more active in their own development process. New ways of working, new institutional arrangement to facilitate process from people will be more and more sought out and housing development if one of the important aspects to reform.

4.2 The issue of localisation and decentralization. Localisation is the trend in many Asian countries, no matter how clumsily it is being implemented now. It is clumsy because in reality, most government systems are very top-down, very centralised, and local places still have very limited powers of determining the direction of their own local development. There is a now great need for decentralisation and localisation, but it's not so easy to do - the question of control and power between the centre and the local is very complex. However, localization is an undeniable trend in our society.

4.3 Issue of cities. The cities that have developed in the last two or three decades have lost their direction, lost their equilibrium, lost their sense of what the city should be for many groups that are part of the city. People who actually live and work in each city, each area have lost their power and control to manage their city and all their resources. Cities are being developed by central organisations, through central planning and other financial and legal mechanisms. Government planning systems lost the participation of other civic groups in making different kinds of decisions. However, the problem issues of cities have become present international development agenda and direction. It relates to the issues of good governance and local partnership as well. The issue and development direction of cities has created the political space for change and participation at this juncture. Therefore, it is currently a possible direction to find new ways to work in urban poor housing development at city scale process as a one important part of this international development trend.