Autumn 2012

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Issue 1: Poverty and Community Development

iACD
International Association for Community Development
Association Internationale de Développement et D'Action Communautaires

Editorial

Prof. Marjorie Mayo

Poverty has been increasing in far too many countries across the globe, despite the promises of the Millennium Development Goals. In the relatively wealthy city of London, in UK for example, the top 10% of the population receive 273 times more than the bottom 10%. Poverty is a major problem in relatively rich countries as well as in relatively poorer ones. And so is inequality. Neo-liberal economic strategies have been loading the burdens of austerity in Europe onto the shoulders of the poor. It is the most disadvantaged who are disproportionately suffering as a result of the financial crisis from 2008. Meanwhile inequality has been increasing too, even when countries such as India have been experiencing overall high levels of economic growth. This all matters desperately, with devastating effects on people's livelihoods, undermining their health and well-being and exacerbating social tensions more widely.

This publication, the first in our new series of biannual 'International Practice Insights', explores community development strategies in response. How have those engaged in community development been addressing the structural causes of increasing poverty and inequality? How have they been balancing community-based advocacy and campaigning strategies with the need to strengthen communities' own survival strategies in the here and now? And how have communities and those who work with them been working with others, in social movements and in structures of governance? IACD's view is that poverty and inequality need to be tackled at both ends, addressing immediate needs whilst campaigning to take on structural causes, for the longer term.

> Poverty is a major problem in relatively rich countries as well as in relatively poorer ones. And so is inequality.

This collection of articles provides illustrations of varying types of approach, rooted in very different local situations. Some focus upon the contributions of community-based strategies, such as asset building initiatives in Europe and the development of co-operatives in Africa and Canada – whilst recognising the significance of the wider policy context as well. Others demonstrate the potential for building bridges between different types of approach. This dual approach emerges from the Indian case studies, for instance, illustrating ways in which communities have been engaged in self-help initiatives, building on community assets, whilst also being engaged in advocacy – campaigning against exploitation by employers, and campaigning against so-called 'development' projects that undermine poor people's livelihoods. Rather than seeing asset-based development as being in competition with strategies to tackle root causes, these examples illustrate ways in which these can be mutually re-enforcing approaches.

The articles raise important questions about the potential – and indeed the limits – of locally based community development. The importance of building alliances emerges from the discussion of community organising for instance, a theme which emerges too in the Brazilian context, although in very different circumstances, taking account of vibrant popular movements for social change and social justice.

The Brazilian example also raises important questions about the ways in which local communities interact with the state, progressive political parties and structures of representative democracy. These relationships between local communities and the state emerge in the Scottish context too, exploring ways in which local authorities might support local communities, enabling people to make their voices heard. These are particularly important issues to address, given the wider anti-statist rhetoric that has been characteristic of neo-liberalism – arguing the case for cutting collectively provided public services whilst expanding the scope for services to be provided for profit, via the private sector.

Taken together these articles offer a range of experiences, based upon varying perspectives and approaches amongst IACD members and others. The aim is to stimulate discussion, reflecting on the varying ways in which community development can contribute to tackling the scourges of poverty and inequality, across the globe.

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On behalf of IACD Board members and staff, we hope you find this publication useful and we welcome your feedback. IACD is a vehicle for sharing experiences and reflections across geographical and cultural boundaries, with the aim of identifying solutions to challenges which, despite differing contexts, have much in common. We invite you to join the conversation. ■

Prof Marjorie Mayo is an IACD Board member and Chair of IACD's task force for Learning and Practice Exchange. She has been Professor of Community Development at Goldsmiths, University of London, where she currently still works part-time although formally retired.

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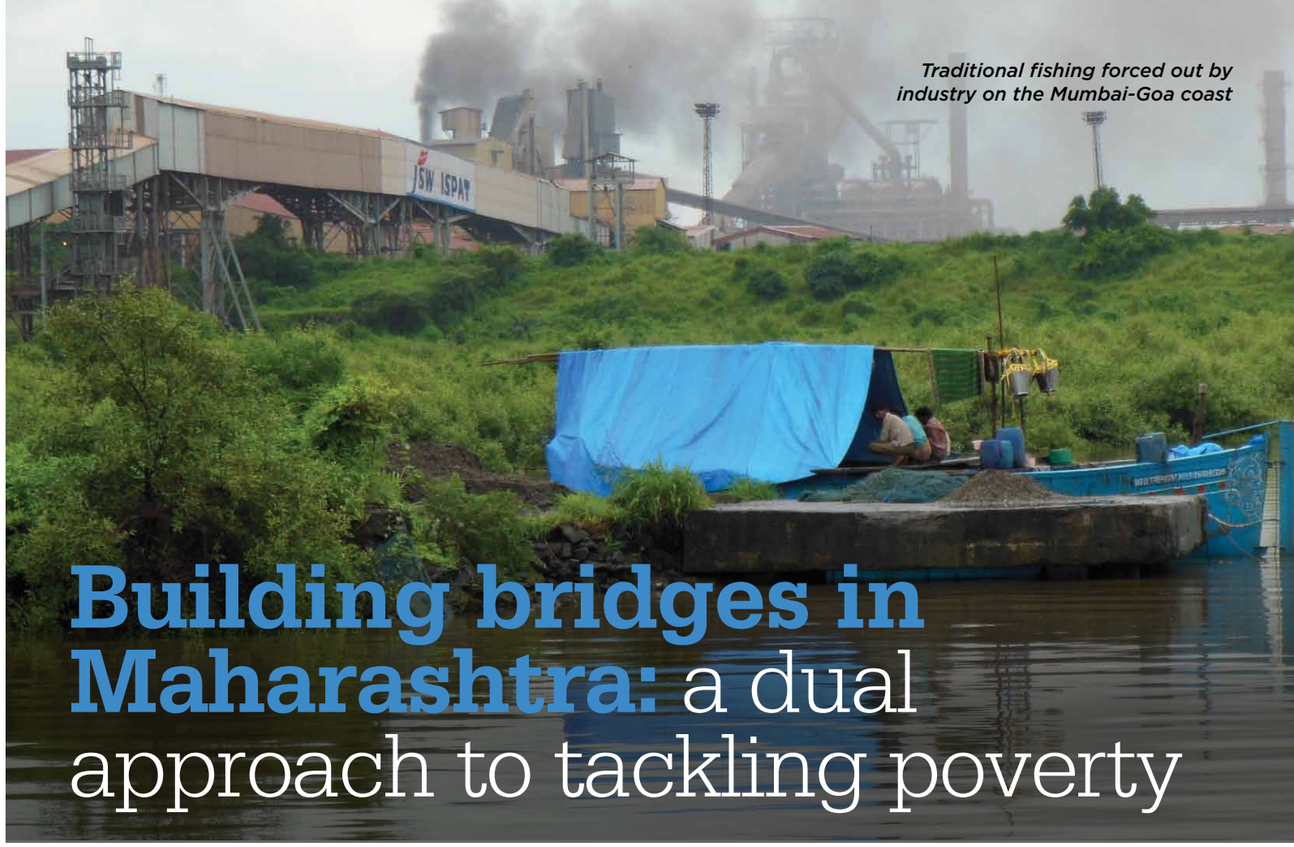
Photograph of Vera courtesy of Rae Manger



Traditional fishing forced out by industry on the Mumbai-Goa coast

Building bridges in Maharashtra: a dual approach to tackling poverty

In August 2012, IACD held its first ever Practitioner Dialogue, in Maharashtra, India. This was an opportunity for practitioners from around the world to hear from some of the strongest examples of grassroots community development and advocacy work in India, and to explore processes in dialogue with local practitioners and with each other.

The Dialogue involved small group visits to urban and rural communities who are oganising themselves to tackle poverty. This article focuses on one of these – a visit to a small NGO, Sakav. Some of us had the privilege of spending two days with the Sakav team at their training centre in an indigenous village, and with members of some of the communities with whom they work.

Context

Sakav operates amongst fishing and farming communities in the Raigad district, Konkan region, along the Mumba-Goa national highway. Two-thirds of the population here are dependent on natural resources, but rapid industrialisation has in recent years seen these degraded or destroyed. Large companies in the petrochemical, steel, plastics and other industries have quickly bought up land, changed its use and asserted their control over it. Their operations have led to environmental disaster: sandy areas are plundered for construction materials, agricultural land salinated by the blocking of estuaries, and mangroves destroyed. Local people, coming from long traditions of land- or sea-based livelihoods, have lacked the education or technical skills to secure employment in these industries. Rather than working to upskill the local population, companies address labour shortages by importing workers from elsewhere.

> "As communities lose their cultural traditions, women are those who miss out most."

The loss of traditional livelihoods has forced workers into scratching a living on the periphery of Mumbai, or migrating altogether. The knock-on effects include child malnutrition and an increase in domestic violence. As Sakav founder Arun Shivkar comments: "As communities lose their cultural traditions, women are those who miss out most."

Industrialisation is not the only factor at play. Many of the communities Sakav works in are among the indigenous groups included in the Indian constitution's appended list of 'scheduled tribes'. (According to the Indian government's National Commission for Scheduled Tribes, these are communities who for historical, social and geographical reasons "were suffering from extreme social, educational and economic backwardness... and who need special consideration for safeguarding their interests and for their accelerated socio-economic development..."). Traditionally, many tribal people have cultivated forestlands, and some indeed have access to these lands under legislation; but title to lands is not clearly established and they are often evicted. This extreme insecurity has naturally led to a focus on survival, rather than any more long-term community development.

About Sakav

In the 1970s, local man Arun Shivkar was involved in fighting the exploitation of workers on the Konkan railway. They were being paid 8-9 rupees for a 10-12 hour day (work which normally attracted 32 rupees per day). "I realised that the lack of organisation was leading to exploitation", Arun explained to us. "People didn't realise what they could achieve through organisation and weren't used to agitation [protest]. Some older people were suspicious, and scared of losing their wages. I found the facts about government rates per square foot of railway and led a march for fair wages over two days, with a stick and a bit of red cloth borrowed from a friend. We joined negotiations and pay increased to 30-35 rupees per day. News of this spread from village to village..."

Arun worked as a union leader in Mumbai textile mills before returning to his village. His experiences taught him a great deal about protest: "Agitation processes can fail if they aren't backed by knowledge, if they are just an emotional response." Arun also recognises that 'agitation' has to run alongside development: the two are mutually supporting. This dual approach – a combination of agitation and asset based development – has been at the heart of Sakav's work since it began in 1988.

> Sakav acts as a catalyst – or bridge – between people and government.

Another fundamental principle is embodied in the organisation's name, which means 'little bridge'. Sakav forms links within and between communities, working with 112 villages, 180 hamlets and three dalit communities, from coast to inland, hills, rivers, tributaries and forests. The team of 17 works with 12,000 families in all. Furthermore, Sakav acts as a catalyst – or bridge – between people and government.

Over the years since its inception, Sakav has supported the development of nine People's Organisations, working on issues which affect them, and multiple Self-Help Groups (savings and loan groups, usually of women). Sakav has worked with these communities to make them aware of their rights and assist them in the processes of organising and struggling to have their rights recognised, formally and practically. At the same time, they have supported their development by introducing sustainable mechanisms such as Self-Help Groups and a model farm, which develops, tests and disseminates effective organic farming techniques.

> "Agitation processes can fail if they aren't backed by knowledge, if they are just an emotional response."

Women from the Network show us images of the land rehabilitation process

The impact: successes and struggles

Tribal land rights

We met with a group of tribal men who were celebrating the success of having fought for, and gained, legal rights to land they had farmed for generations. The Indian government's Forest Act in theory guaranteed their access to the land; but in practice they had lived in constant insecurity, sometimes threatened, abused and moved on by forest guards.

Sakav's first step was to get to grips with the detail of the legislation themselves. They then supported the communities in becoming organised, making them aware of the legislation, demystifying the detail, then working with them to build their case.

The government seemed determined not to make the process easy. "They needed ID, then they needed physical evidence of the land – we took 450 photos", the men explained to us. "Then, they said they needed GPS maps! So, we produced 550 maps." Of the 138 claim forms submitted from the village we visited, 125 were successful. Sakav continues to work with the others on collecting all the necessary supporting documents.

As they held up their laminated certificates, confirming their right to farm, the men's delight and excitement at the fresh beginning they represent were palpable. They pointed out, too, that for the first time, land was registered in the name of both men and women – another landmark change.

Rights and land rehabilitation

The Women's Struggling Network began as a cluster of seven Self-Help Groups in the farming community. The women's livelihoods – and their ability to save – were lost after the construction of two factories blocked outlets to the sea, causing flooding and salination of the land. The women sought support from those in neighbouring villages and, with the support of Sakav, formed the Network.

Over three years, the women gathered photo evidence and made their case to the local official, or 'Collector', to no avail. Eventually, they decided to take more dramatic action. "We decided to go direct to the plant, but the Collector wasn't there – we sensed that he knew we were coming. So, we locked the industry representative in his office to make him listen. We said we wouldn't leave until he'd got the Collector to come back and meet with us. He said he needed to go to the toilet and we said 'Just go here, we don't mind!'. Eventually the company reps and the Collector agreed to meet with us the next day."

The agreement reached was that each company would contribute 15 lakhs (1,500,000 rupees) towards the rehabilitation of the 1300 acres of land which the women had farmed. The women, in their turn, agreed to contribute 3 lakhs' worth of labour. No machinery was used in the rehabilitation process. It took a further six years for the land to become fully productive once again.

Fishing communities

Despite these impressive successes, the struggles go on. On the second day, we met with men and women from the fishing communities along the coast, some of whom had travelled 70km to participate in our dialogue. A scene of industrial ravage greeted us – a large steel plant belching out fumes and industrial waste into air and water which had formerly provided hundreds of people with their livelihoods. The ISPAT Steel plant is one of many such industrial operations along this stretch of coastline.

"First, their large boats destroyed our nets and our smaller boats", the men explained. "As the lands were leveled for the construction of industrial units, chemicals were released into the sea, poisoning the fish. Small inlets were blocked, causing sea waters to recede, taking the fish with them. Mangroves, where many fish breed, were dug up to make way for roads. Some breeds of fish have become totally extinct."

> "there is no sense of 'them' and 'us'… staff are facilitators, rather than experts parachuted in from outside."

The irony is that India is one of 195 signatories to an international Code of Conduct on fishing, which aims to provide for small fishing communities and to enable traditional methods to continue. Under Indian law, any industry wishing to move to the area has to secure a "No Objection Certificate" from the local communities before it does so. Along Maharashtra's 720km of coastline, we were told, a multitude of industrial plants have been set up; but no permission has ever been sought from fishing communities.

The communities started on a course of non-aggressive action in 2004, gathering photographic evidence and survey data. After a number of years, the Collector ruled that the fishermen did indeed have cause for complaint and an expert committee was established, which in 2009 produced an extensive report investigating the fishermen's claims. The report concluded that "the complainants because of such development activities really suffered and practically lost their source of livelihood..." and set out a series of recommendations, including rehabilitation for 1630 families.

A year later, nothing had been done. The communities therefore took their case to the Maharashtra State Human Rights Commission. An Order issued by the Commission in February 2010

Members of the fishing communities show us the 2010 Order, so far largely ignored

confirms the complainants' right of fishery and points to the "abnormal delay" which "caused great inconvenience to the affected persons. It really affected their rights..." The Commission Order urges the early rehabilitation of all 1630 affected families and "to do all the acts which are necessary for the welfare and for the benefit of the complainants..."

To date, of the 1630 families, only 318 have been given any form of compensation. The compensation, though helpful, has enabled them to repair and update their equipment, but it does not represent rehabilitation to a new and sustainable way of life. According to the people we met, the companies, subject to central government, rather than state controls, are ignoring the plight of families as they argue between themselves how much each should provide to fund the rehabilitation. In the meantime, they try to replace some of their lost income by taking on menial jobs in the industries which have supplanted them.

The struggle goes on, and the communities are eager to connect with any others who have successfully tackled similar issues.

The process

The People's Organisations have grown organically, but with an underlying structure and strategy. "We divided the area into five zones, identified the issues in each and developed a strategy for tackling these in each zone", Arun explains. Asked how the work is supported, Arun acknowledges that his staff are overworked and underpaid, and that he worries for their wellbeing. However, they receive some financial support from SwissAid and in-kind support from DST Pune, who helped train the first SHGs and once a month send their Finance Officer to help with accounting and reporting. For the most part, Arun notes, the Self-Help Groups and People's Organisations are self-sufficient.

The Sakav team is truly grounded in the communities with which it works – from its origins and in its evolution. Staff are recruited from amongst the young activists in each People's Organisation, and all continue to volunteer with their PO in addition to being Sakav employees. This ensures there is no sense of 'them' and 'us', that staff are facilitators, rather than experts parachuted in from outside.

Staff capacity building is mainly around literacy and communication skills, and effective communication involves the ability to use traditional cultural expression – song and dance – as a tool for organising and rallying people around a structure or a cause.

DST Pune, our hosts for the Dialogue and the support NGO who have worked with Sakav over many years, have given support when asked, in ways requested. We witnessed the huge respect which the Sakav team and community members had for DST. It was clear, however, that the agenda and processes were firmly grounded in and led by the communities themselves.

Final reflections

There are many things about Sakav's work which make it special. Not least, the dual approach of asset building and empowering people to fight for their rights in a way which bridges gaps between well-intentioned legislation and the rather harsher reality.

As we drove back to Pune, the DST facilitator reflected on next steps. Sakav staff lack English language skills and so are hampered in their ability to deal with institutions. State Government is no problem – communication is in Marathi – but formal Central Government communications tend to be in English. However, DST are well aware of what else there is to lose: "All the Sakav staff are volunteers in their communities as well as staff members. This means they stay rooted in their communities and are not seen as outsiders. There is a real risk that sending in a staff member of even a volunteer, who might be perceived as an 'expert', would upset the balance..."

I was struck by the sensitivity of this development support work – and the absence of fixation on short-term goals and outputs. Community development is a work of generations. The visit to Sakav underlined the fact that bringing about real and lasting change in marginalised communities is a long process of harnessing and building assets, and working with people so they are empowered to tackle injustices at their root. ■

To find out more about IACD's 2012 Practitioner Dialogue, go to www.iacdglobal.org/practitioner-dialogue-2012

Women from the Maryhill SRG

Passage from India:

Re-imagining self-interest and common good through Self-Reliant Groups (SRGs) in Scotland

Noel Mathias

"Paying attention to everyone else's self-interest – in other words to the common welfare – is in fact a precondition for one's own ultimate wellbeing… it isn't just good for the soul; it's good for business." Joseph E. Stiglitz, *The Price of Inequality*

We are living in very difficult times in Europe. Some very hard questions are being asked of us and of our way of life that has left a vast majority of us, but especially the poorest, deeply susceptible to the seismic shifts in the economy. It is right to conclude that there is no going back to business as usual. There is an urgent need to restructure the institutions that serve our society, democracy and economy so that 'one for all, all for one' is legitimised not by subsidies and benefits but as a creed and a policy in favour of the most disadvantaged – people and communities – and their aspirations.

For the purpose of this paper, we focus on an innovative local institution-building experiment in Scotland that recasts self-interest and common welfare – one without the other is really unsustainable – through a convergence of aspirations and skills; has at its very heart a deep trust in those living on the margins of our society and their potential to come up with solutions for themselves; and where women in deprived communities play a central role as resilient leaders and enterprising agents of socio-economic change.

The Indian Experience of the Self-Help Groups (SHGs): Seeing is Believing

Passage from India (PfI) is an initiative of the Church of Scotland's Priority Areas Committee that has modelled its anti-poverty work in Scotland on the principle that poverty cannot be adequately addressed without involving those who experience it in the development, delivery and evaluation of any policy: 'Nothing about us without us is for us'. PfI grew out of a 10-day immersion trip in January 2011 through which 13 women from 7 of Scotland's most deprived communities experienced at first hand the transformative impact of SHGs in India on women and through them, their families and neighbourhoods.

SHGs in India are formed around microfinance – a tool of financial inclusion recognised and accepted globally as one of the foremost development paradigms for alleviating poverty, with a particular focus on empowering women and increasing their participation in the socio-economic and political processes within society. They are peer groups of 15-20 members built around trust, solidarity and mutual support with an emphasis on savings in a common fund, access to affordable credit and carrying out sustainable income-generation activities. Started in the 1980s, the SHGs have become a movement of socio-economic change and currently involve an estimated 50 million women.

The Indian experience of the women from Glasgow – spent in the company of women in the slums of Mumbai and rural villages of Gujarat – can be distilled in a single cataclysmic shift: from being appalled with the sight of desperate poverty to complete awe and overwhelmed with the determination, resilience and self-belief of women overcoming it through the collective institution of the SHG. As one of the women noted: "The circumstances that they were living in you wouldn't think it would have been possible, that they would have had the power inside them, the energy, but they were able to come together, start saving and had done wonderful things with it."[1] Differences in culture and context notwithstanding, the transnational nature of gender-affinity found its echo in a historic decision the women made before leaving the Indian shores: If this can work in India, it can most definitely work in Scotland for us and other women. And so began a cross-fertilization effort of translating an idea from a developing country: Scotland's first Self-Reliant Groups (SRGs).

Self-Reliant Groups (SRGs) & Lessons for Community Development in Scotland

The SRGs in Scotland are very much at a developmental stage. There are currently seven, led by women at a pace set entirely by them. One of them, Provanmill SRG (Glasgow), is well on its way to becoming the first SRG-led social microenterprise in Scotland. The path was laid out in February 2011 with the coming together of eight women and a saving of £1 that each member contributed to the common fund at their weekly meetings. From this initial pooling of resources and individual aspirations, the women began a microenterprise – a lunch club for the elderly folks in the community – gradually added an ironing and alterations service and now have plans to launch a local laundrette business with the aim to provide a living wage to some of its members. The SRG has built and managed this without any external money thus far but eventually will apply for their first microloan (from PfI) to match their own working capital – accrued through savings.

From the initial (and limited) learning around the SRGs, there are four pertinent lessons. Firstly, there is growing demand for a new approach to socio-economic development – one that moves beyond an overriding focus on economic growth to building well-being through the combined effects of growth and empowerment.[2] There has historically been a top-down, needs-based approach. Arguably, many of our community development projects even in this age approach people as 'needy recipients' of our problem-solving strategies (and entirely dependent on grant-funding which is not sustainable in the long-term) rather than 'owners', to be trusted and invited to realise their potential and their aspirations to create their own solutions and at their own pace; solutions that are based on a creative combination of self-interest and common interest; solutions that can sell as products in a marketplace. Investing in a model like an SRG offers an opportunity to link up market and other formal institutions with informal ones to foster and sustain livelihood opportunities in favour of the poor, especially women– and through them, their families and communities. The SRG model provides an environment for people in poverty to count and to take charge of change. The community development 'professional' takes a back seat and is no longer a messiah; he or she is only a mentor.

Secondly, the role of women in a values-based institutional building process is indispensable. A predominant number of single households in the UK are based around the woman and income in the hands of the woman is established as having impact on the issues of child poverty and health gaps in the society.[3] Women are also the new emerging markets with a visible increase in their role as enterprising producers overturning the masculine hold on entrepreneurship. According to C. K. Prahlad: "A well-understood but poorly articulated reality of development is the role of women… Although the evidence is overwhelming, very little explicit attention has been paid to actively co-opting women in the efforts to build markets and lead the development process."[4]

Thirdly, in the face of pending reforms in the welfare system, the SRG movement offers an opportunity to the policymakers to explore more creative ways in which the benefits system empowers individuals and communities – rather than trap them – and through them, the wider economy. People living in deprived areas and on long term benefits – often because of personal circumstances – have a right to create their own jobs and an SRG-led collective enterprise model offers that opportunity. In order to enable people to achieve their economic potential using collective enterprise it is necessary to explore how benefits could be matched to the development of the collective enterprise in its early stages and tapered off as the enterprise became profitable to afford the members a living wage.

And finally, the SRG movement is a fine example of an asset-based approach in praxis and in motion. The SRG-environment unlocks `individual assets' – both tangible and intangible – but importantly, it also creates and synergises multiple assets in favour of the disadvantaged, who are both co-owners and members of the process of building a local institution that has the potential to generate individual and social profit.

The SRG model provides an environment for people in poverty to count and to take charge of change.

Members of the Pollokshaws SRG

Conclusion

The role of microfinance in the life of the SHG movement in India (and elsewhere) is well documented and I have opted not to dwell on it within the scope of the narrative here. The focus deliberately has been upon the capacity of those who live in deprived areas, especially the women, to become architects of change and enterprise and how self-interest and common interest can go hand in hand.

SRGs are not meant to be a panacea for getting people into employment or self-employment but with the confidence, power and imagination that it helps spurs, members aspire to create a space for themselves on the economic ladder. It is also not the only model for sending poverty to the museums in Scotland. What it is, however, is a testimonial of trust in the marginalised aspirations and the ones who hold them, the women: a primary requisite to build any sustainable local community institution in the new economy. ■

Noel Mathias works for the Church of Scotland and is responsible for introducing the Self-Reliant Group model to Scotland.

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Community development and poverty: reflections on experience in Scotland

Stuart Hashagen

As the 2014 referendum on Scottish independence draws near, it is valuable to reflect on the factors which have influenced the role of community development in tackling poverty.

In the post-war years the economic base of urban Scotland moved rapidly away from the heavy engineering, mining and steelmaking industries that had been the mainstay of relative prosperity for a century.

At the same time, many of the established neighbourhoods in inner-city areas were redeveloped – to make way for new, high-rise estates or motorways. In either case this resulted in the displacement of established neighbourhoods and communities to peripheral housing estates, new towns, or the redeveloped inner city high rise estates.

These changes had a profound impact – both on levels of poverty, and on the ability of communities to protect, support and nurture families and children. There was a rapid increase in welfare-dependent poverty and a disintegration of community, as people struggled to establish family life in alien places with few facilities, high transport costs and few employment opportunities. Much attention at the time was given to knife crime, youth disorder and family breakdown as recognised consequences of these economic and social changes.

By the mid-1960s a number of small and disparate community projects were emerging, often attached to church or voluntary organisations, and some of these survive to this day. But government and local government were starting to take a more active interest in deprivation and poverty, and what might be done to alleviate them.

By the 1970s a series of pilot and action-research projects were in place in neighbourhoods in Paisley, Greenock and Motherwell. At this time, local government directly managed around 70% of all housing in Scotland. Housing allocation policies were seen as a particular reason for poverty and disadvantage to be concentrated in relatively small, but unattractive and undesirable neighbourhoods. So a model of anti-poverty community development work emerged with a small area focus, and with a particular concern for housing issues and the active involvement of community workers drawn from a social work tradition that saw a clear role in prevention of social and community breakdown, as much as in picking up the pieces.

> In the third sector a significant number of organisations work locally and nationally, to keep the issue of poverty on the policy agenda and to encourage a focus on working with people in poverty.

This model gained greater currency throughout the 1980s as Strathclyde Regional Council (then the largest local authority in Europe) and others adopted a strategic approach to tackling deprivation and disadvantage, deploying a substantial workforce and continuing to focus on those areas with the greatest levels of disadvantage, including targeted work with women, ethnic minorities and disabled people.

While it was acknowledged that there was little local government could do to address the root causes of poverty, much work was done on welfare rights and income maintenance: on community enterprise and employability; on encouraging community control over community initiatives; on campaigning and action groups; and on engaging community representatives in decisions on local development and service delivery.

These gains were undermined in the 1990s as a reorganisation of local government did away with the regional councils and their commitment to community work; with a retrenchment in social work from a community approach to a risk management, protectionist model; and the consequent reduction in the numbers of community workers in the most challenging communities. By this time, however, a significant network of community organisations had built up across urban Scotland and these organisations were often able to continue to lead local development and maintain a voice in policy.

With the establishment of a devolved Scottish parliament in 1999 and the creation of a Ministerial post for Social Justice (subsequently Communities) a recognition of the problems of small excluded neighbourhoods (and groups such as care leavers, learning disabled people and others) resurfaced and 48 social inclusion partnerships were established, mainly on a small area model, with the general aim of addressing issues of poverty and exclusion in communities through supported dialogue between community representatives and service agencies, implementing the actions agreed through this dialogue. The small area focus was largely lost with the introduction of community planning after 2003, although local authorities and their partners were expected to concentrate particular effort and resources on the 'worst' 15% of census districts in Scotland. Following the election of a Scottish National Party (SNP) administration in 2007, a concordat between government and local government was established and adopted a 'national performance framework' which sets out to address inequalities in health, life chances for children and young people, and in employability rather than poverty as such.

In the third sector a significant number of organisations work locally and nationally, aiming to keep the issue of poverty on the policy agenda and to encourage a focus on working with people in poverty. The Poverty Alliance (www.povertyalliance.org/) seeks to influence policies at all levels that have an impact on poverty and can create the conditions for a more socially just Scotland. They carry out this work through a range of activities: campaigns, lobbying, networking, project work, awareness raising, and training, working alongside people experiencing poverty to have their voices heard.

> Austerity programmes in response to long-term recession are doubly disadvantaging the already most disadvantaged.

Themes emerging in more recent years include significant work on community engagement – seeking to encourage more productive relationships between communities and government; an ever-stronger concern with the relationship between poverty, inequality and health outcomes; and an emerging interest in asset-led approaches to community development entailing both the idea of encouraging communities to take ownership or control of land, buildings, services and organisations to work for community benefit, and the idea of seeing people and communities as having social and human assets to build on, rather than as problems to be dealt with.

Prospects for the poorest communities, and for community development, are not encouraging. Austerity programmes in response to long-term recession are doubly disadvantaging the already most disadvantaged. Severe cuts in welfare benefit payments to disabled people, job-seekers and tenants of social housing mean that poor people are becoming poorer – both relatively and absolutely. Meanwhile the public services that are most required by those communities are the most vulnerable to budget cuts and cost savings so their long-standing concern to help alleviate some of the impact of poverty on people's lives is severely compromised. And – perhaps it is a triple disadvantage – resources to support community development and to support deprived communities to become more resilient and sustainable are also reducing.

Having acknowledged that, it is also important to understand that in many poorer communities there are active and innovative organisations run and managed by community members that are achieving economic gains, managing social housing, growing and distributing healthy food cheaply; providing care and support to the most vulnerable; creating opportunities in arts and sports for young people and many other things.

The challenge for community development is to help government understand the nature and extent of this network, encourage government to work with this resource more creatively and freely, and to commit resources to the least developed neighbourhoods and communities to encourage this community infrastructure to grow and become ever more relevant to people's lives. ■

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SCDC is currently engaged in work, funded by the European Union's Grundtvig programme, to establish a network for community development with marginalised social groups. It also works directly with community organisations through the Achieving Community Empowerment (ACE) project. More details on these, and the other work of SCDC can be found at www.scdc.org.uk.

Community is the Answer

Celebrating our common wealth: an international gathering

June 2014, Glasgow, Scotland, UK

This major event will explore some of the most significant local and global questions we face today in the context of the answer: community.

How will we address:
The challenges of poverty?
Of growing inequality?
Of the environmental crisis?
Of the failure of our institutions?

Community is the Answer will showcase community-based solutions from Scotland and around the world. It will allow community members, activists, practitioners, researchers and policymakers to come together and examine what actually matters to people, how to measure it and how to place it at the core of what we do.

Taking place in the run-up to the Commonwealth Games in Glasgow, Community is the Answer is expected to attract several hundred Scottish and international participants. The gathering is a collaboration organised by the International Association for Community Development (IACD), the University of Glasgow and the Standards Council for Community Learning and Development for Scotland.

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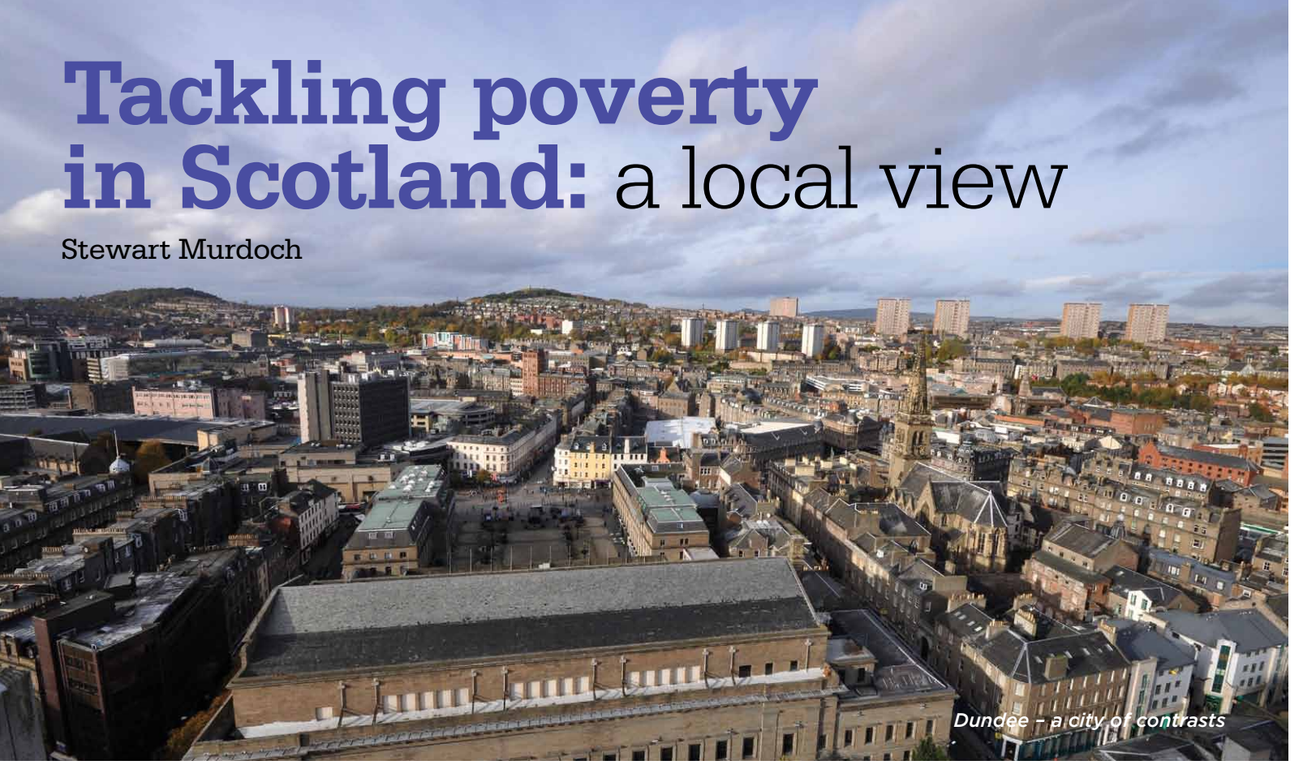
Tackling poverty in Scotland: a local view

Stewart Murdoch



Dundee – a city of contrasts

There are many others better able to produce an academic analysis of the successes and failures of the government initiatives to tackle poverty in Scotland. My direct experience dates from the mid 1970s when I moved from Fife to Glasgow to study youth and community work. The local authority, Strathclyde Regional Council, had committed itself to an ambitious programme to "tackle the problems of multiple deprivation".

In the 1980s, Strathclyde faced the twin problem of a recession and increasing unemployment, with the rapid erosion in the ability of local authorities to continue to provide the same level of service. At the time, it was seen as a shocking statistic that 25% of the population of Strathclyde, which was then the largest local authority in Western Europe, were dependent on state benefits. This all has a horribly familiar ring in 2012.

Strathclyde used census data to analyse which areas had the greatest clusters of factors contributing to deprivation, and to target its resources into those areas. There was a clear recognition that early intervention mattered – priorities included provision for pre-fives; young people, particularly related to employment initiatives; continuing education; support for single parents; and wider services for those who were affected by unemployment who faced real financial and food poverty, particularly the elderly and the disabled. Cross-cutting programmes relating to health and the environment also featured in this work.

During this period a huge array of excellent projects developed, many which were community-led, and most had strong community development values and approaches within their DNA. Where Strathclyde led, other Regional Councils followed.

When Strathclyde published its strategy for the 1990s, its analysis and literature had moved from heady aspirations to a much more managerialist approach. The basis principles remained unaltered, but there was a clear shift towards "making best use of existing resources to tackle the problem" through setting up area management structures, better communication, better targeting, further research, etc.

With the benefit of hindsight, there might also have been a recognition that, despite the very real efforts made by Strathclyde to tackle deprivation, it was proving intractable. The same neighbourhoods, the same families and the same clusters were showing up as "trapped" within a cycle which would not easily be broken at a neighbourhood level.

A further change was recognition that not all those who experienced poverty lived in those geographies which were identified as having multiple indicators of deprivation. Greater attention was given to "client groups" (regardless of where people lived) who faced or who were at risk of deprivation, disadvantage and discrimination – for example carers, disabled people, minority ethnic groups, gay men and lesbians, lone parents.

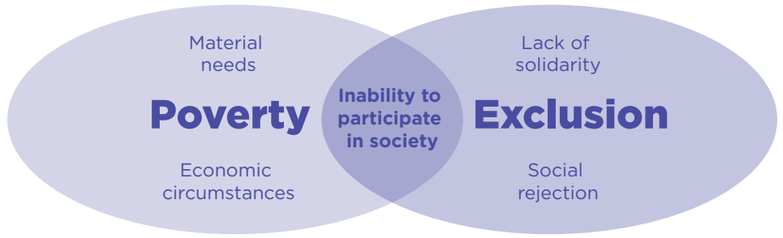
Everything was supposed to change with the election of a Labour Government in 1997. For the first time, there was a UK government which made very clear statements about its intention to "end child poverty in a generation". The same government produced an ambitious social exclusion strategy which, in Scotland, was rebranded "social inclusion strategy".

Rather against the trend, Dundee City Council, where I worked at that time, decided not to produce a social inclusion strategy, but an anti-poverty strategy. It held that poverty referred to material deprivation, economic circumstances and social relationships, and that, while there were many disputes about what it was and who was or was not poor, there was agreement that it was a moral concept that, at its heart, reflected an unjust inequality.

In terms of economic poverty, we identified that people became victims as a result of sudden changes in their lives – the victims of flood or a natural disaster, the victims of economic shock, such as unemployment, disability or bereavement. In relative terms, those whose income was significantly below that of the people around them became cut off from full participation in society. We took as our benchmark the European measure, which is 50% of the median income (the median being the middle point of the income distribution). Those below that level were at risk of economic exclusion.

In terms of social relationships, we wanted to challenge the media stereotype which

Poverty and Exclusion – Overlapping Concepts



Dundee Anti-Poverty Strategy December 1999

saw those who depended on the welfare system as "scroungers" or living in a "dependency culture". Our view was that people who lacked rights and power and who experienced poverty became progressively excluded from society and that that exclusion made it more difficult for them to contribute fully and to live an ordinary life.

There are many examples where people have become excluded, not as a result of economic poverty, but of social circumstances. Those with AIDS, people who have served a term in prison, people with learning disabilities or psychiatric illnesses and travelling people were all at risk of social exclusion, but were not necessarily at risk of material or economic poverty.

Dundee's Anti Poverty Strategy looked at the relationship between these overlapping concepts and produced an action plan which set out to address poverty in the City.

The Dundee Anti Poverty Forum played a key role in monitoring the impact of poverty. Their report 'No Room for Dreams' was the result of participant-led research. It gave people living the city who experienced poverty the opportunity to have their voice heard. Sharing the feelings of people in poverty, it was argued, would assist everyone in developing a deeper understanding of the issues.

The summary of key findings highlighted that increasingly people were experiencing poverty for the first time. Factors such as dismissal from employment, redundancy, retirement, divorce, pregnancy, illness and disability were taking people into poverty.

So where are we today?

We've moved from social strategy, beyond social inclusion policies to "fairness". Our language is around challenging poverty and promoting inclusion through a Fairness Strategy (www.dundeecity.gov.uk/reports/reports/249-2012.pdf).

The underlying issues are not fundamentally different from the ones which Strathclyde faced in 1972.

Cities like Glasgow and Dundee present two faces the world. One is of a modern, vibrant city which has undergone remarkable transformation. We have seen the growth of our cultural facilities, innovation in the development of bioscience and digital media and the reinvigoration of the city centre. At the same time, levels of poverty and deprivation continue to make life a daily struggle for individuals, families and for neighbourhoods where too many people have lower life expectancy, a higher exposure to crime, high levels of unemployment and lower educational attainment, and where children are born into circumstances of multiple deprivation.

A local authority can only do so much to change the economic circumstances of its citizens. Strathclyde attempted to do this on an ambitious scale. Today, unitary authorities have much smaller boundaries and their capacity to redistribute income and to target services is far more limited.

The Dundee Fairness Strategy is based on ensuring that every person and family in the city has:

- a fair household income;
- someone to turn to;
- hope for the future.

We've simplified our understanding of poverty and inequality. "Poverty is about not having enough" – and the impact this has on all aspects of the lives of those who experience it, how they are treated and how they feel about themselves.

All of the statistical data and trends analysis suggest that the position of cities like Dundee and Glasgow remain broadly the same as they were 40 years ago, relative to the population of Scotland as a whole.

From a local authority perspective our only response is to ensure that the way in which we deliver services and target resources is fully conscious of these inequalities and that our actions work towards achieving fairness. Significantly, we've moved from "treating the symptoms of multiple deprivation" towards working with communities to address the issues which they identify as having the greatest significance for their quality of life.

In developing our action plan the Dundee Partnership have embraced an asset-based approach... recognising community strengths and not focusing on deficits.

The work of IACD and others has given a much higher profile to the capacities, gifts and potential of poor neighbourhoods of people living in poverty to resolve issues with support from public sector agencies. This means addressing the structural barriers and injustices which prevent people from prospering, while recognising the wealth of skills, experience, traditions, culture and other assets that are present in all communities.

The commitment to empowering local communities is central to strong traditions of community development in Dundee. The crucial role of the community and voluntary sectors is reflected in Dundee's Local Community Plans. For service providers, a greater awareness of approaches like asset-based community development means providing support that doesn't undermine the way in which those who are being helped can first of all help themselves. It is a mind shift that we all still have to work on.

Asset-based approaches are about the non-financial value of personal and community strength and what it means to make a contribution. They recognise the importance of family, friends and neighbours, of feeling valued, of opportunities to give and to influence the way in which public services are designed and delivered. They are based on treating people with respect regardless of their economic and social circumstances.

Assets approaches will not, of themselves, reduce poverty or solve inequality within and between communities. They can, however, help communities to develop greater confidence and a stronger voice in engaging with the structural causes of poverty, exclusion and inequality.

We will be judged against the extent to which we use the resources that are at our disposal to make Dundee a fairer city. What we can't be judged against is the way in which wider society views poverty; but we should all contribute robustly to a public debate and advocate for greater equity in the way in which resources are distributed. ■

Stewart Murdoch is Director, Leisure and Communities, Dundee City Council and an IACD Board Member. The views expressed in this article are his own and not necessarily those of his current and former employers.

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Asset building in Europe: a community approach

Discussions about poverty levels tend to focus uniquely on income. Income is of course important – but it is not the only indicator of poverty and inequality.

Research conducted in Europe over recent years shows that financial assets are far more unevenly distributed than income, and that this has a significant impact on the ability of individuals and families to break cycles of poverty.

What do we mean by 'poverty'?

The Runnymede Trust estimates that between 10% and 20% of people in the UK have no financial assets at all, whereas the highest earning 10% of the population own half of all assets. The Office for National Statistics notes that, in 2003, the wealthiest 1% of the population owned around a fifth of the UK's marketable wealth; whereas half the population shared only 7% of total wealth. Runnymede points out that asset poverty disproportionately affects certain communities (e.g. minority ethnic groups). This asset inequality has severe and wide-ranging consequences for social mobility.

The economic crisis has brought home the dangers of over-reliance on credit to fuel consumption. People and institutions in Europe are beginning to change their behaviour. But we are still not at the point of having developed – or, perhaps, 'rediscovered' – the culture of saving which came naturally to previous generations. While the at-risk-of-poverty rate within the EU27 is 16%, those unable to deal with unforeseen expenses is more than twice as high at 34%. This indicates that a significant proportion of European households with income above the poverty threshold still do not have any savings.

Why do savings matter?

Without savings, people are much more vulnerable to unexpected life events – illness, the loss of employment, the break-up of a relationship, for example. Without assets, low-income people often find themselves turning to quick and expensive forms of credit, inadvertently digging themselves into a deeper hole.

Savings not only form a cushion and allow people to cover unexpected living expenses, they also enable people to make choices which will improve their lives – to retrain, for example, change jobs or start a new venture.

Indeed, research indicates that assets have significant positive economic and social effects on individuals, families, and entire communities – they are associated with greater household stability, higher educational attainment, local civic involvement and increased levels of health and satisfaction among adults. Having financial assets reduces the likelihood of poverty being passed on – from generation to generation.

A regular meeting of a Self-Funded Community

Innovative approaches to asset building in Europe

Over a number of years, the Levi Strauss Foundation has funded a number of innovative projects in Europe, aimed at bringing about a cultural and political shift around saving. For the last two years, IACD has co-ordinated the network of projects, facilitating opportunities for social innovators to meet, connect and share experiences.

While improving the financial stability and material circumstances of individuals and families may be the goal, the actual impact can be far, far more. Where it is based on principles of community development, the process of building financial assets has a wide-ranging and lasting effect. This is illustrated particularly well by the model of self-financing communities.

Case study: Self-funded communities

Asociación Comunidades Autofinanciadas (ACAF) was founded in Barcelona, Spain by Jean Claude Rodriguez-Ferrera Massons (whose impressive list of achievements includes recognition by Ashoka as Social Entrepreneur of 2006 and Globalizer Social Enterpreneur of 2010). Jean Claude based his model of 'communidades autofinanciadas' – or self-funded communities – on methodology first developed in Venezuela.

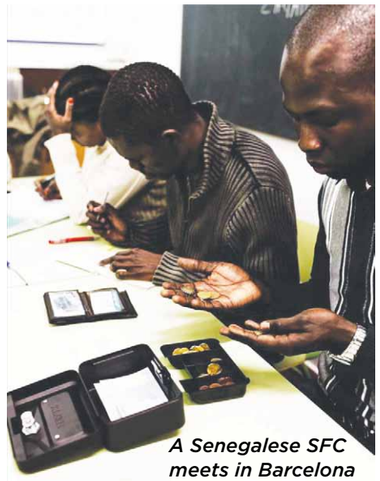
Self-funded communities (SFCs) are groups of low-income people, usually between 10 and 30 in number, who buy shares to create a credit fund, from which they finance themselves. There is no external money, and only members can invest in the group. As owners, they decide the credit conditions and receive all the benefits. It is completely self-managed and self-financed. Since ACAF's foundation in 2004, almost 90 groups have been established in Spain, Hungary, Portugal and the Netherlands.

The premise is that poor people can and do save – but often they do this below the radar, as many have trouble accessing mainstream financial services. ACAF estimates that many millions of people in Europe engage in group savings activities – informal lotteries or tontines, for example – which are often high risk, undemocratic and insecure. The SFC methodology provides a framework for the development and management of savings groups, based on democratic, transparent structures and good governance.

> "During the week I clean houses, at the weekend I'm director of a bank'"

The ACAF team are in no doubt that the model works, in terms of giving some financial security to people who are often on the margins. Many, but certainly not all, are migrants – one group member recently described the SFC as "the economical family we don't have now".

The use of the word 'family' is significant. According to ACAF, members repeatedly report that, for them, the social networks they develop are more important even than the financial benefits of being part of a SFC. "Money is a hook", explains Abdoulaye Fall of ACAF, "but what is really important is the community that is built." Membership of a group also gives a positive sense of identity. "A Uruguayan woman living in Barcelona recently said to me 'During the week I clean houses, at the weekend I'm director of a bank'", Abdoulaye adds.



A Senegalese SFC meets in Barcelona

Over its eight years, ACAF has identified the factors most likely to help a group succeed. Firstly, the group members have to drive its development. "We don't ever try to force a group to come together. Often, people may have a loose association with each other but they have no formal structure for meeting and networking – the SFC provides this. We give information and make a presentation if we're invited, but we don't try to 'push' the model on anyone.

Abdoulaye Fall, Patricia Pulido and David Schurjin: savings revolutionaries

It's better to have 50 groups that work than 1,000 that don't work", says Abdoulaye.

David Schurjin, another member of the ACAF team, points out that the best way of getting started is… to start! "SFCs are about doing, not reflecting – it can be difficult to believe something you haven't seen. There is an inertia that creeps in and makes us look for help before starting new ventures… We advise start-ups not to overthink… once you start and have something to show, build a network. You see the advantages of the methodology after a few months of working."

The enthusiasm of the ACAF team comes from firsthand experience: every single staff and Board member is part of a self-financing community. And it is infectious. Four years ago, the first self-financing communities were set up amongst low-income Roma groups in rural Hungary. This project has been supported by the Levi Strauss Foundation, but the model has also attracted keen volunteer advocates who are now introducing SFCs in countries including Indonesia and Italy.

After the initial training, ACAF offers ongoing support where necessary, but the team recognise that the best approach is a facilitative one: "Nobody knows the reality more than the group members – it's about guiding them through the decision process but not making the decision for them", says David. ACAF also believes in giving groups opportunities to solve problems together. The SFCs meet twice a year, in a large 'congress', where common challenges are identified and solutions discussed. "People are eager to collaborate to see why things don't work and to find a solution. Any decision to revise the technology – the innovation comes from the groups."

ACAF is now at a turning point. As the model's success has grown, the team is struggling to support demand, though their focus has shifted from working directly with users to working with 'initiators'. The team are passionate about communicating the methodology far more widely, so that more low-income people can participate. Moreover, they want to make the most of the energy and experiences being generated by the groups, who are now springing up all over the world as people relocate.

Part of their solution is the development of a new digital platform, Winkomun. This will give free access to the methodology – everything people need to communicate, promote, create and manage a self-funded community. It will include a networking platform – 'Winkomuniti' – enabling group members around the world to connect and create their own live learning content.

"We are part of a worldwide savings revolution", says Patricia Pulido, one of the ACAF team currently working in Turin, Italy to establish SFCs. "The post-Yunus paradigm is that the key to getting out of poverty isn't just credit", David adds. The team hopes that building a global community will help to build self-funded communities locally – on a scale not seen before. ■

For more information about ACAF, go to http://comunidadescaf.org.

March against the Belo Monte Dam construction. Photo courtesy of Verena Glass, Xingu Vivo para Sempre

Brazil and the struggle against poverty

Ted Scanlon

Brazil, like many Majority World countries, has produced numerous strategies in the struggle against poverty. With the defeat of the military dictatorship in the 1980s Popular Movements' demands became more visible. Popular Movement leaders became local councillors and MPs thus more openly involved as active participants of left wing Political Parties, the majority of whom identified with the Partido Dos Trabalhadores (PT), the Workers Party.

Luis Ignacio Lula da Silva (Lula), a former trade union leader, and founder of PT, was elected to the Presidency of Brazil in 2002, on his fourth attempt, and the struggle against poverty gained an important ally. Lula declared that the priority for his government would be the struggle against hunger and launched "Fome Zero" (Zero Tolerance for Hunger). This programme constituted a National Programme of Food Sovereignty aiming to eliminate hunger in Brazil, while promoting a broad range of public policies in favour of the poor and destitute.

Lula and PT also launched "Bolsa Familia" (Family Purse), which gave money to families living on the minimum salary in exchange for their commitment to send their children to school. The aim was to put food on the table and eliminate child labour at the same time, taking children off the streets and encouraging them into school. In Lula's second government the Accelerated Growth Programme "Programa de Aceleracao de Crecsimento," reorganised and coordinated public policies for housing, sanitation, transport, energy and natural resources.

At local authority level, with PT militants becoming councillors, a new form of participatory government was introduced. One of its pillars was the participatory budget; support mechanisms were put in place so that communities and groups as well as individual citizens could have their say on how Council money should be spent.

One of the key projects implemented during Lula's presidency was recognition of the Quilombolas, communities descendent from slaves. A similar project recognised the rights of indigenous peoples, Indios. Both of these social groups survived through agriculture, hunting and fishing and consequently depended on the forest to sustain their way of life. This required reclaiming large stretches of land from hostile landowners, loggers and mineral companies who ruthlessly exploited the soil, the forest and rivers, mainly in the Amazon region.

Perhaps the most institutionalised form of intervention to tackle poverty by PT and Lula's government was the creation of the Ministry of "Economia Solidaria" (Economy of Solidarity). PT militants, NGOs Trade Unions, small farmers and local community organisations already supported a wide range of initiatives at cooperative and community level which sought to generate income for the poor. The Economy of Solidarity was built around these and challenged the capitalist mode of production and consumption by proposing an economy in which the sustainability and well being of all citizens, particularly the most disadvantaged, was guaranteed.

All of these initiatives were preceded by ample discussion in conferences, seminars and workshops up and down the country. From these events emerged proposals for short-life work groups, participatory councils, committees and fora that would guarantee the possibility of participation in local and federal government to anyone interested in having their say on issues such as health, education, environment and other public policies.

However these policies and programmes were not without opposition, from right and left wing Parties and groups. Lula's programmes were criticised by the right for not reaching out to everyone, prioritising the poorest, abandoning the middle class, while concentrating on internal market consumption at the expense of Brazilian exports. From the left, Lula's programmes were considered tokenistic, focusing on immediate material solutions rather than tackling the underlying structural causes of poverty. Implementing these programmes also required Lula and the PT to make considerable concessions in Congress in order to guarantee the necessary supporting legislation.

At local level, elected councillors felt undermined by the creation of so many community councils and committees designed to engage local residents in the decisions around public policies. Councillors were elected on the basis of a manifesto, Political Party affiliation and in an electoral process which required financial investment and an intense degree of activity to convince the electorate of their worthiness to serve the public. In the new participatory process, local community members were chosen through district assemblies and community fora to participate together with the elected politicians, in a wide range of councils and committees which addressed public policies. At the same time many Popular Movements considered the participatory budget to be flawed as much of the local budget was ring-fenced by law to fund different aspects of local Council expenses – e.g. civil servants' salaries; fixed percentages for education and health – leaving little upon which the public could decide.

Renowned for its policy to "Occupy, Resist, Produce", the Landless Movement (MST) had supported PT's policies and Lula's bid for the presidency. However the struggle for Land Reform did not make the progress hoped for and continues today as MST's top priority. The National Brazilian Association of NGOs (ABONG) which had also supported Lula for the presidency did not receive the support it had expected for the sustainability of civil society organisations. The major Trade Union Organisation (CUT), of which Lula had been a founder, also felt that workers rights were insufficiently protected by his government as many victories of past workers' movements were eroded at Congress level through concessions made by Lula and the PT to guarantee governability.

In 2010 the PT managed to secure the presidency with the election of Dilma Rousseff, one of Lula's key ministers during his mandate. Dilma has taken on key strategic projects, one of which is the production of energy utilising aquatic resources abundantly available in the Amazon. On the one hand this will bring electricity to the homes of many poor people; on the other it has a strategic aim of supporting agribusiness and transnational interests in the region.

A Quilombola mother signing document to retain her land rights

The main project is Belo Monte, a hydroelectric dam network, which aims to become the third largest energy producer in the world. The project has met with strong resistance from indigenous groups, NGOs, the MST, CUT, other left wing Parties, Church groups and a wide range of local community groups.

Both Lula's and now Dilma's projects and programmes focused on improving the living conditions of the poor. They also provoked a process of rethinking the role of Popular Movements and popular education in Brazil. During the years of military dictatorship the State was the main target of popular struggles. Now, however, the State is no longer seen as a monolithic entity. Since it can include many Popular Movement leaders within its ranks, it can also contribute to improving some of the basic living conditions of a huge number of people. Due to the participation of Popular Movement leaders it has also stimulated a challenging debate around the role of government, Popular Movements, Political Parties and the meaning of citizenship in general.

"Authentic" as opposed to "co-opted" or "submissive" Popular Movements, forged through twenty years of struggle, against a military dictatorship, not only engaged in localised struggles for better living conditions, but promoted a process of "conscientization." This continues to date albeit acquiring a much broader agenda and incorporating new themes. Popular education now requires an understanding of the role of the State in promoting social change as well as how it is influenced by the agendas of different Political Parties and international institutions such as the International Monetary Fund (IMF), World Bank (WB) and the World Trade Organisation (WTO). In this new context, demands from all sides are being made upon Popular Movements in Brazil with co-opting processes in force both from right and left wing groups.

However in the midst of this confusing but challenging context a rich variety of organisations has emerged seen most notably in the World Social Forum, the first of which was held in Brazil and since then has counted on active participation from many Brazilian organisations and Popular Movements. The Forum gives global visibility to the tensions, struggles, conflicts and contradictions which characterise world transformation in favour of the majority.

Many lessons can be learned from Brazil's struggle against poverty among which the need for a coordinated strategy between left wing Political Parties and Popular Movements since all propose to intervene in society to change it; the need to consider the respective roles of "representative" democracy and "direct" democracy and their relationship with civil society or the Third Sector; how to govern from a socialist perspective in a capitalist world, and perhaps above all an urgent need for popular educators to engage in these processes and reinvent popular education in practice. ■

Ted Scanlon lived in the Amazon region of Brazil from 1979 until 2004 and worked in three different popular education NGOs, taking an active part in many popular movements in the struggles for democracy during the military dictatorship years. Ted now works in housing and is in his final year of a PhD at Glasgow University – a case study of the village of Renton, West Dunbartonshire from a popular education perspective.

Celebrating co-operatives: a global movement to build a better world

"Through their distinctive focus on values, co-operatives have proven themselves a resilient and viable business model that can prosper even during difficult times. This success has helped prevent many families and communities from sliding into poverty." *(UN Secretary-General Ban Ki-moon)*

Building youth livelihoods through co-operation

Sally Hartley

The UN's nomination of 2012 as the Year of the Co-operative signals an increased interest in and revival of co-operatives. Core to the revival in developing countries is the potential of co-operatives for enabling people to tackle poverty; as the Director-General of the UN Food and Agriculture Organisation stated, "Co-operatives and producer organisations will be increasingly important in efforts to eliminate hunger and reduce poverty" (2012).

Co-operatives are diverse, operating in a number of sectors, ranging in size and operating with different structures – owned by workers, by service users and by consumers. Despite the diversity, there are principles of member ownership and control, as well as the co-operative values of self-responsibility, self-help, democracy, equity and equality, that unite them. On the other hand, co-operatives have a mixed history globally and do not always operate according to the principles and values, and as a result questions have been raised about the potential of co-operatives to impact on economic and social development. This has spurred growth in research on the role of co-operatives for development.

My own recent research focused on co-operatives in Lesotho and Uganda – particularly on their role for the growing youth populations. It found that as well as increasing the incomes of youth, co-operatives had multiple effects on different areas of a youth's life – including enhanced personal and social development, and community participation.

> Being in the co-operative provides important access to finance for youth to grow their businesses.

Co-operatives have a long history in Africa from the start of the 20th century when they were typically located in the farming sector. Farmers came together to buy inputs, such as fertilisers, and to sell produce. As a group, members were able to negotiate better prices. Over time co-operatives have expanded beyond agriculture. They have experienced periods of success and failure. They have been criticised for failing to bring economic benefits to all of their members, particularly women, and of being at risk of capture by elites. More recently the number of co-operatives has again grown, particularly in the area of farming and also savings and credit. Co-operatives are being promoted by national governments and adopted by community members as a way to tackle unemployment and poverty.

As part of the revival in Lesotho and Uganda, efforts have been made to engage youth with co-operatives in schools and communities. As a result youth have formed co-operatives doing business in farming, tourism and savings and credit.

In my research, youth reported that co-operative membership provides a number of opportunities for them to change aspects of their lives that they value. They see themselves as becoming better informed, more experienced and better able to manage their lives as they have the finance, the know-how and motivation to develop themselves. They also gain the skills and opportunities to develop relationships with other youth and the wider community. This enhances their networks, provides them with further possibilities for work and community collaborations, and provides secure, trust-based relationships that they can call on when they need financial or emotional support. They also report becoming more interested and engaged with the community; developing a sense of concern for the community; and taking up leadership positions. This community engagement, plus the democratic experience the co-operative provides, increases key areas of citizenship development for youth.

Being in the co-operative also provides important access to finance for youth to grow their businesses. It can increase incomes through selling and creating products collectively and through boosting their knowledge of how to run and improve their business. Although increases in income are generally low they enable the purchase of basic necessities.

Whilst the impact of co-operatives for the social, economic and personal development of youth is clear from this research, it also recognised that co-operatives do not operate in a vacuum and are influenced by a number of issues at a local and national level which can affect their success and impact. The co-operative is influenced by broader social factors, for example, attitudes towards women. For the co-operative to provide benefits to its members it needs to be financially successful. This depends on members' skills and experience as well as market demand, which is connected to the country's economic situation. Furthermore the support provided by the co-operative networks, which includes support organisations for co-operatives at a regional and national level, is crucial in providing training, motivation and at times access to finance.

In fact, many youth reported that they did not think of establishing a co-operative, seeing it as more relevant to their parents, until they learnt more from local co-operative officers or from seeing their peers joining and benefitting from co-operatives.

Finally the research showed consistently that co-operatives must operate as values-based structures to ensure the social and economic impact on their members; this requires a change to legislation and mindsets, particularly at a national level, to create the freedom for independent and true co-operatives to develop.

More information about this research and co-operatives can be accessed through www.co-op.ac.uk. ■

Sally Hartley is based at the Development Policy Practice department, Open University, UK. Her interest is in finding ways to bridge academic research and practice – producing applied and useful research in innovative ways that practitioners want to use.

Community-based strategies for alleviating poverty: the Canadian perspective on co-operatives

Keith Cossey

Early interest in co-operatives as a poverty reduction strategy emerged from England in the early 1800s from industrialist and social reformer Robert Owen's "Report on the Poor". Responding to the atrocious working and living conditions of the time he advocated the establishment of co-operative communities for the poor to provide opportunities for their self-rehabilitation.

The development of Canadian co-operatives was informed and inspired by two parallel movements: the UK co-operative movement, led by the Owen-inspired Rochdale Society of Equitable Pioneers in 1844, and American farmers movements such as the Grange, which emerged in 1867 after the American Civil War. For more than 150 years, co-operatives have played a major role in the life of Canadians and their communities. Many co-ops were initially set up to avoid exploitive "middlemen" and moneylenders and to assist workers and farmers to become masters of their own destiny.

Canada's first co-operatives were mutual insurance companies, established by farmers in what is now Quebec and Ontario as early as the 1830s. From the 1860s onwards, large numbers of farming-based co-operatives were developed, for the processing and sale of goods such as cheese, grain, fruit and livestock. At the same time, workers and farmers came together in Canada's cities, towns and villages to form co-operative stores as an alternative to "company stores" and other privately-owned retail outlets.

In 1900, Canada's first financial co-operative was born, when Alphonse Desjardins established his first caisse populaire in Lévis, Quebec, laying the foundation for the credit union movement across North America. While some co-operatives folded during the Great Depression of the early 1930s, the movement itself grew by leaps and bounds. In Atlantic Canada, study groups of poor farmers, fishermen and miners at St. Francis Xavier University were responsible for the creation of credit unions, worker co-ops, housing co-operatives, and co-operative stores: an initiative that became known as the Antigonish Movement. The Canadian co-operative movement continued to expand and diversify after the Second World War.

Canada's 9,000 co-operatives and credit unions can be found in virtually every sector of the economy and touch the lives of millions of Canadians. No matter where you live in Canada, you're likely to find co-operatives. You can be born with the help of a health care co-op and buried by a funeral co-op. In between, you can work in a worker co-op, live in a housing co-op, eat food produced by agricultural co-ops and buy that food at a retail co-op. You can send your children to a day care co-op, do all your banking at a credit union and purchase your insurance from an insurance co-op.

> All in all, Canadian co-ops account for 150,000 employees and $330 billion in assets.

There are:

- 2,200 housing co-operatives which are home to about 250,000 individuals
- 1,300 agricultural co-ops
- 650 retail co-ops
- 900 credit unions and caisses populaires with close to 11 million members
- 450 co-ops offering childcare or early childhood education
- 600 worker (employee-owned) co-ops with a total membership of over 13,000
- 100 healthcare co-ops

All in all, Canadian co-ops account for 150,000 employees and $330 billion in assets. What is more, 35% of the world's maple syrup is produced by co-operatives in Quebec!

Saskatchewan boasts many new and innovative co-operatives including Aboriginal and youth-based co-operatives. It hosts a variety of co-operative childcare centres, offering working families affordable alternatives to childcare, e.g. Casper's Early Learning Co-operative Centre in Carrot River and Children's Choice Child Development Co-operative in Prince Albert.

Aboriginal-based co-operatives have a role in community revitalization and economic development, addressing high

An Arctic co-operative

Canadians continue to use the co-op model in innovative ways to address a wide range of needs and challenges.

unemployment, high youth incarceration and substance abuse, as well as environmental degradation. Co-ops are promoting cultural and environmental sustainability through eco-tourism and using customary practices to maintain the land ethic, reclaim history, and promote biodiversity, environmental management standards, healthy lifestyles, and sustainable food sources. The First Nation communities involved with these initiatives build human capacity through regaining traditional knowledge and reconnecting generations for hope, healing, and health. Examples include Saskatchewan Trappers Co-op and Big River Big River First Nation Arts Co-op.

Youth-based co-operative organizations, such as Youth Development Corporation and Core Neighbourhood Youth Co-op, are examples of how to break the poverty cycle by empowering at risk youth through employment and job skills training with support and mentoring. Housing co-ops provide homes to members on a continuing basis and operate as close to cost as possible.

As part of Nova Scotia's Poverty Reduction Strategy, Target 100 is an exciting new initiative developed by the Nova Scotia Co-operative Council in partnership with the Provincial Department of Community Services. The program is designed to recruit, train and hire 100 people who are living in poverty or falling into poverty. Jobs will be offered in co-operatives and credit unions over 5 years. Target 100 will demonstrate the values inherent in the co-operative sector – self-help, equality, honesty, fairness, social responsibility and caring for others.

The International Labour Organization's 2003 report on "Working Out of Poverty" found that participation and inclusion are central to poverty reduction and that co-operatives are an ideal instrument for local development initiatives. In its 2007 brief on Revitalizing Canada's Economy, the Canadian Co-operative Council called for the co-operative model to be part of a national poverty reduction strategy within low-income communities and neighbourhoods.

Though not all co-ops succeed, their survival rate tends to be higher than that of private sector companies. A 2008 study in Quebec found that 62% of new co-ops are still operating after 10 years, compared with 44% for other traditional businesses.

As the 2012 International Year of Co-operatives comes to a close, co-operatives are considered an integral part of Canada's social economy, since they are democratically controlled enterprises designed to meet the social and economic needs of their members. They are a proven tool for mutual self-help, allowing people to work together towards common goals. This in turn helps build social cohesion by promoting inclusion, trust and equity among citizens.

In their one-hundred-year history in Canada, co-operatives have helped thousands of disadvantaged people and communities to create effective solutions to social and economic challenges, while building local leadership skills, local autonomy and control. Canadians continue to use the co-op model in innovative ways to address a wide range of needs and challenges – including the needs of aboriginal and immigrant groups, youth, disabled persons, and low-income communities. ■

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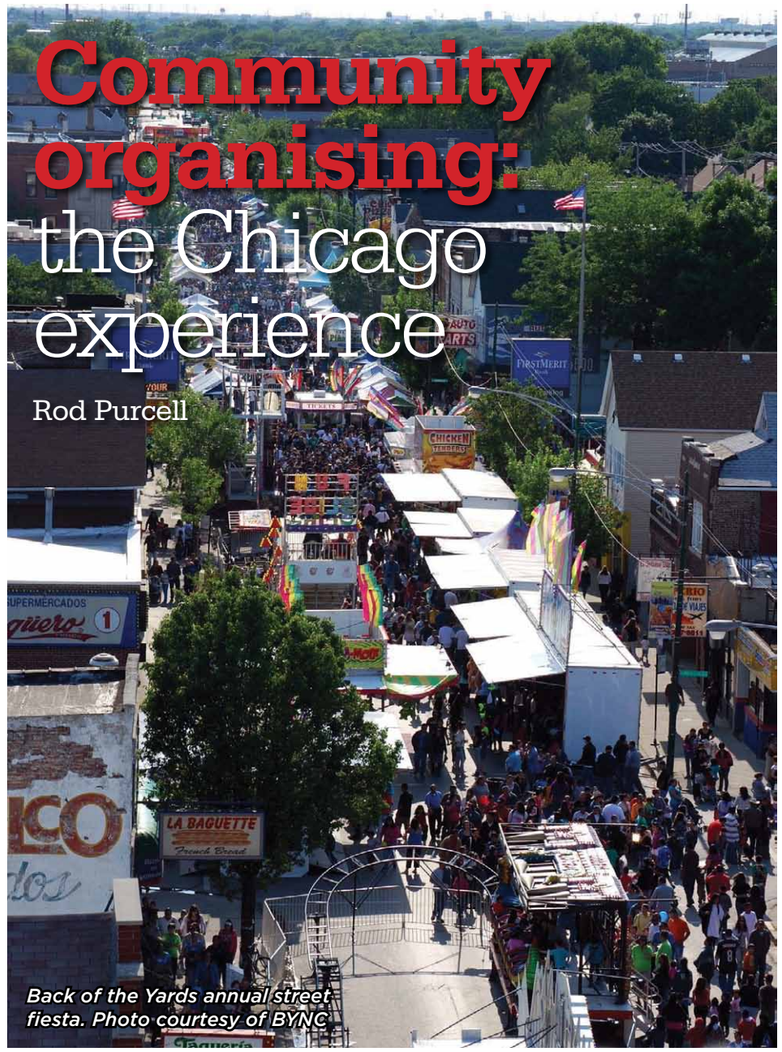
Community organising: the Chicago experience

Rod Purcell



Back of the Yards annual street fiesta. Photo courtesy of BYNC

Community organising has provided an important development model for over 50 years. From its early years in Chicago it has spread across North America. Initially this was through the Industrial Areas Foundation created by Saul Alinsky. However, a range of variations on the original model quickly developed, the most famous of these being ACORN (Association of Community Organisations for Reform Now) founded by Wade Rathke. Variations on community organising are now found in India, South Africa, Australia and the UK, where it has influenced policy discussions around the idea of the Big Society and is leading to the recruitment of 5000 new 'community organisers'.

The fundamental idea behind community organising is that disadvantaged people can only effectively change their circumstances by obtaining more power over their individual lives and their communities. To do this they need to build large, powerful organisations that can and will challenge existing sources of power (corporations, city councils, the state). In Rules for Radicals Alinsky wrote that the goal is to build power organisations "to realize the democratic dream of equality, justice, peace.... Better to die on your feet than to live on your knees".

With statements such as these and a history of radical campaigning, it comes as no surprise that community organising is seen by right-wing politicians as a neo-communist conspiracy, and anyone associated with it a virtual hate figure. Community organising must therefore be doing something right.

With a long history, an increasing number of variations of the model, international diversity and sometimes government support, community organising is now a multifaceted approach. To try and get a sense of where community organising is going and its possible contribution to broader community development, I recently visited Chicago – the city where it all started.

"to realize the democratic dream of equality, justice, peace.... Better to die on your feet than to live on your knees"

A St Patrick's Day parade, from the BYNC archives

Back of the Yards Neighbourhood Council (BYNC)

Located on the south side of Chicago, the Back of the Yards area is named after its location next to the large Union Pacific railway yard. It is the old meatpacking area of the city. Labelled by Upton Sinclair as 'The Jungle' and the poet Carl Sandburg as the 'hog butcher for the world', the area was until recently populated mainly by East European, especially Polish, immigrants.

Alinsky's innovation was to see the potential to use aggressive trade union organising tactics to mobilise a poor community to fight for improvements in its terrible living conditions. To do this he needed to build alliances with the Catholic Church – the main form of organisation in the neighbourhood. Alinsky was also able to bring on board the diverse ethnic groups in the area and a range of schools and social clubs, to create a broad-based local coalition committed to social change.

In the early years BYNC engaged in conflicts with the Union Stockyard owners and the city. Increasingly, though, BYNC obtained resources for neighbourhood development, for example the then innovative school lunch programme. By the 1970s much of the European population had moved away and the area became increasingly dominated by Hispanic immigration and a significant African American population. BYNC also changed into the key service delivery organisation for the area, with an increasing focus on social and cultural support and economic development.

Back of the Yards volunteers. Photo courtesy of BYNC

Currently BYNC provides a diverse range of activities covering community and personal needs, whilst supporting the cultural diversity of the area. For example:

- Youth services:
  - Homework tutoring
  - Computer classes
  - Mexican folk dances
  - Youth Council
- Adult services:
  - English Classes
  - Legal advice
- Seniors services:
  - Senior club covering health and safety – issues and social support
  - Free transportation using BYNC own bus fleet
  - Benefits advice
  - Computer training

In addition BYNC is involved in supporting access to free medical care, and collective initiatives to regenerate the community, create employment and stimulate inward investment.

The Woodlawn Organisation (TWO)

Just a few miles away from the Back of the Yards is the neighbourhood of Woodlawn. Until the late 1940's Woodlawn was mainly a white middle class area, including many people employed by the nearby University of Chicago. From the 1950s onwards the area was characterised by 'white flight' to the suburbs and increased inward migration and expansion of the African American community.

The Woodlawn Organization was formed in the early 1960s to resist urban clearance by the University of Chicago and support the wider civil rights and voter registration campaigns. Just as the Catholic Church significantly funded the BYNC, TWO was initially funded by a coalition of local churches.

Over the years TWO has moved from campaigning to urban regeneration and the direct delivery of services. Its organisational structure is based upon a broad alliance of block clubs, churches, tenant counsels and other civic and institutional organisations. TWO employs around 350 staff working in the areas of real estate, health, education, social service, law, urban planning and policy, finance, administration, employment training and advocacy. Currently TWO programmes include:

- Housing for more than 10,000 citizens
- Daycare and Head Start for more than 200 children
- Child abuse counseling for 70 families
- Alcohol and substance abuse residential treatment for 2500 persons
- Crisis intervention for 150 mentally ill adults
- Welfare to work programs for more than 300 clients

In addition a comprehensive network of health and education services focus on infant mortality reduction and reaches more than 3000 teenagers and young adults.

Lessons

The basic premise of community organising is that disadvantaged communities cannot achieve serious change unless there is a transfer of power. To do this they need to develop their own autonomous organisations, which are large enough to challenge institutional power holders. Integral to this is the development of effective local leadership through training and reflective practice.

Once these new power relations are established, the community organization usually changes into delivering, in an accountable way, the resources and services it has obtained. The assumption being that due to the local and democratic nature of the organization they will be more responsive, efficient and effective than the local city administration or other institutions. The size and political power of community organization often means they can attract sizeable inward investment and negotiate the take over of major service programmes.

A final point is that it is important to think big. For example TWO now delivers housing for 10,000 people, and in New York the community organization East Brooklyn Congregations has built over 5000 local homes, other community organisations bid for funding in the tens of millions of dollars.

> The basic premise of community organising is that disadvantaged communities cannot achieve serious change unless there is a transfer of power.

This is where community organising and more traditional community development part company. A lot of community development can be small scale and operates under the direct hegemony of the state. Community organising challenges many of the assumptions which underpin this approach. Maybe we are often simply not ambitious enough in challenging the status quo, and do not believe sufficiently in the ability of people to create a better world. As Alinsky wrote "we must believe that it is the darkest before the dawn of a beautiful new world. We will see it when we believe it."

Links

Back of the Yards Neighbourhood Council: http://bync.org/

Back of the Yards: Our Story

http://www.youtube.com/watch?v=20JDd1QhkKY

The Woodlawn Organization: http://twochicago.org/Blog/

Recommended is Saul Alinsky's 'Rules for Radicals' which outlines his basic system for building community organisations .■

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Victory Village Forum: a partnership approach to transformation

Victory Village – Nelson, New Zealand was named 2010 Community of the Year for outstanding development, and, as a result, many people wanted to find out first hand about Village achievements.

In true Victory style they came up with a creative response and worked with The Families Commission and Inspiring Communities to run a national forum – based at the Village. Initially the idea was to meet the strong public interest in Victory. Then it grew into an opportunity for others to share their experiences.

Victory Village describes the partnership between Victory Community Health Centre (VCHC) and Victory Primary School (5-13 age group) – and active relationships with families, the broader community, local and central government agencies and some local businesses. In the last ten years it has become the hub and heart of the wider Victory community.

250 participants – and a waiting list

So in July 2011 more than 250 people from different sectors and from around the country were warmly welcomed to Victory Village to experience Victory's approach to family-centred, community-led development, deepen their understanding of new ways of working and to plan together for further success and tangible progress.

A group of innovative school and community leaders and practitioners, representatives from local government, iwi (Maori tribes) central government, support agencies, services, philanthropic organisations and NGOs experienced Victory Village. They shared their own developments and were also able to access skills workshops about family-centred, community-led development. The forum was full beyond capacity with a waiting list.

It's all in the design

The Forum set out to build a network of people to support and inspire each other, understand how meaningful change occurs, demonstrate progress and systems change.

This was a tall order and meant the forum design was taken seriously. Along with content-filled workshops and panel sessions of local and national sector leaders there were:

- 'Home groups' – people joined these at the beginning of the Forum. They provided the opportunity for people to plan what they wanted to get out of and contribute to the Forum, and to reflect on and analyse what they were learning during the Forum
- A World Café – involving all 250 Forum participants in a conversation on how to create change with a shared goal of a family centred, community-led development

What did people get out of the Forum?

Overwhelmingly, themes of pride, achievement and positivity emerged from the forum. Participants shared stories of communities using their strengths to lead locally run initiatives, local government and businesses understanding the importance of applying the 'family lens' and successes 'against the odds'.

The Victory story was a highlight – ordinary people taking continued small steps towards the extraordinary.

"We called ourselves 'opportunity rich' because we were a low-decile school. Not everything needed to have an educational value, there was also social capital." Mark Brown, Principal, Victory Primary School.

Following the forum, participants were invited to provide feedback. Satisfaction was very high, with 89 percent of survey respondents being extremely satisfied or very satisfied.

Four specific highlights were identified:

- Being at Victory Village – having a chance to see, hear and feel what it is like – and the opportunity to meet a wide range of people from Victory
- Having the chance to network with like-minded people from around New Zealand
- The World Café because it brought together the forum threads
- Home groups – they helped make sense of the forum and built relationships

The forum emphasised the importance of local communities leading. Successful change must be driven 'from the ground', and communities must 'own' the process – was a key message. Equally, the local 'dots' need to be joined up across the country, and insights gained at the forum shared with key community funders, policy makers and central government. People were keen to see resources, case studies and support materials disseminated – the wealth of ideas and experiences that had been shared at the forum.

The Forum was a Springboard – since then:

- Community of Practice Networks formed in two regions using Inspiring Communities': "What We Are Learning about Community-led Development" as a guide
- A forum report has been published and discussed at existing regional networks[1]
- The organising group is planning future involvements, including a possible learning resource. The forum has already been a special feature of NZ's Future Times: www.futuretrust.org.nz

> The combined ways of thinking about learning, education, accessible services and strengths-based, community development have produced shared values and an innovative approach.

Victory Village: It takes a village to raise a child

About 6000 people live in Victory and over 3000 are in the highest need category according to NZ's deprivation index. Life can be tough and hasn't always been rosy for the Victory community. Ten years ago the area was characterised by high levels of crime, low school achievement, high numbers of families moving in and out, a large number of solo parents, high numbers of refugees and migrants and low access to health care.

Mark Brown, Principal at Victory Primary School, stresses that everyone matters at Victory: "We don't enrol a child, we enrol a whole family."

Transformation from 'lows' to 'highs' – 'we are all in this together'

Over the last decade the community has transformed itself into a place that thrives – with students achieving higher than national averages in many areas, higher levels of safety, improved housing quality, a more settled population and a more actively engaged community that remains similar in make up to 10 years ago. (see: www.youtube.com/watch?v=b0ydg08aqtM for a brief clip of the Victory story)

It is this transformation that sparked popular interest in Victory Village and in the Forum. On the surface it is a school campus that has a community centre and health services. In reality it is so much more. The combined ways of thinking about learning, education, accessible services and strengths-based, community development have produced shared values and an innovative approach.

It is a first stop provider and facilitator of health, education and environmental services, community connections and celebrations. Services and activities support health and well being, are low cost and accessible to all residents. Services go hand-in-hand with a development approach of working with local people and groups, building networks, events and activities. This produces: festivals, recreation, celebrations, an annual Race Unity Day, a community garden, hangi pit, early childhood services, and Maori language revitalisation.

Victory Village is supported by many 'small' community actions – a pharmacist who delivers medicine locally, and shopkeepers who provide basic items at no profit, to struggling families.

Transformation by Design – positive convergence and always adapting

Importantly, the combined Victory Village is based on strong underlying principles

around development, relationships, leadership and professionalism. They focus on how change happens sustainably for and with families. A key principle is intentional but organic growth. For example families receive support that addresses needs and family strengths – this evolves as families' circumstances, needs and capacities change. Reciprocity is another key principle – as people are helped, so they become helpers.[2]

Victory Village creates an environment where people, services and ideas positively converge and this cross fertilisation strengthens and expands activities. Education and community health and development positively overlap and intersect in many ways to nurture families.

Partners in the Forum

Families Commission

The Families Commission is a centre of excellence for knowledge about families and whānau.

This is achieved through the key activities of:

- knowledge creation
- knowledge synthesis
- knowledge translation
- knowledge transfer
- knowledge exchange
- use of kaupapa Māori models, methods and processes

Policy and support are often based on the idea that government and organisations provide services to families, and families simply receive those services. Commission research shows clearly the limited success of this model. Instead, families, whānau, and community need to be seen as a core part of the solution, with services supporting. Families and communities help to design and deliver the support needed. When this happens, services and support are more accessible, successful and cost effective. www.nzfamilies.org.nz

Inspiring Communities

Inspiring Communities champions communities to flourish. It is a not for profit Trust that has been working since 2008 to grow the recognition, understanding and practice of community-led development(CLD) and promote the difference it makes in Aotearoa New Zealand. Inspiring Communities is part of a growing network of people practising community-led development in NZ. Inspiring Communities provides a connecting hub. The opportunity to co-create the Victory Village forum was seized, both to profile the local story, and to create an inaugural national opportunity for sharing and learning about how the two lenses of family-centred and community-led can work hand in hand.

Although relatively new Inspiring Communities is already highly valued for its:

- active contribution to raising the profile of communities and community-led development
- sharing of communities' learning through tools and tips, case studies and stories
- promotion of the theory and framing of community-led development
- role in identifying, discussing and profiling emerging community themes and issues

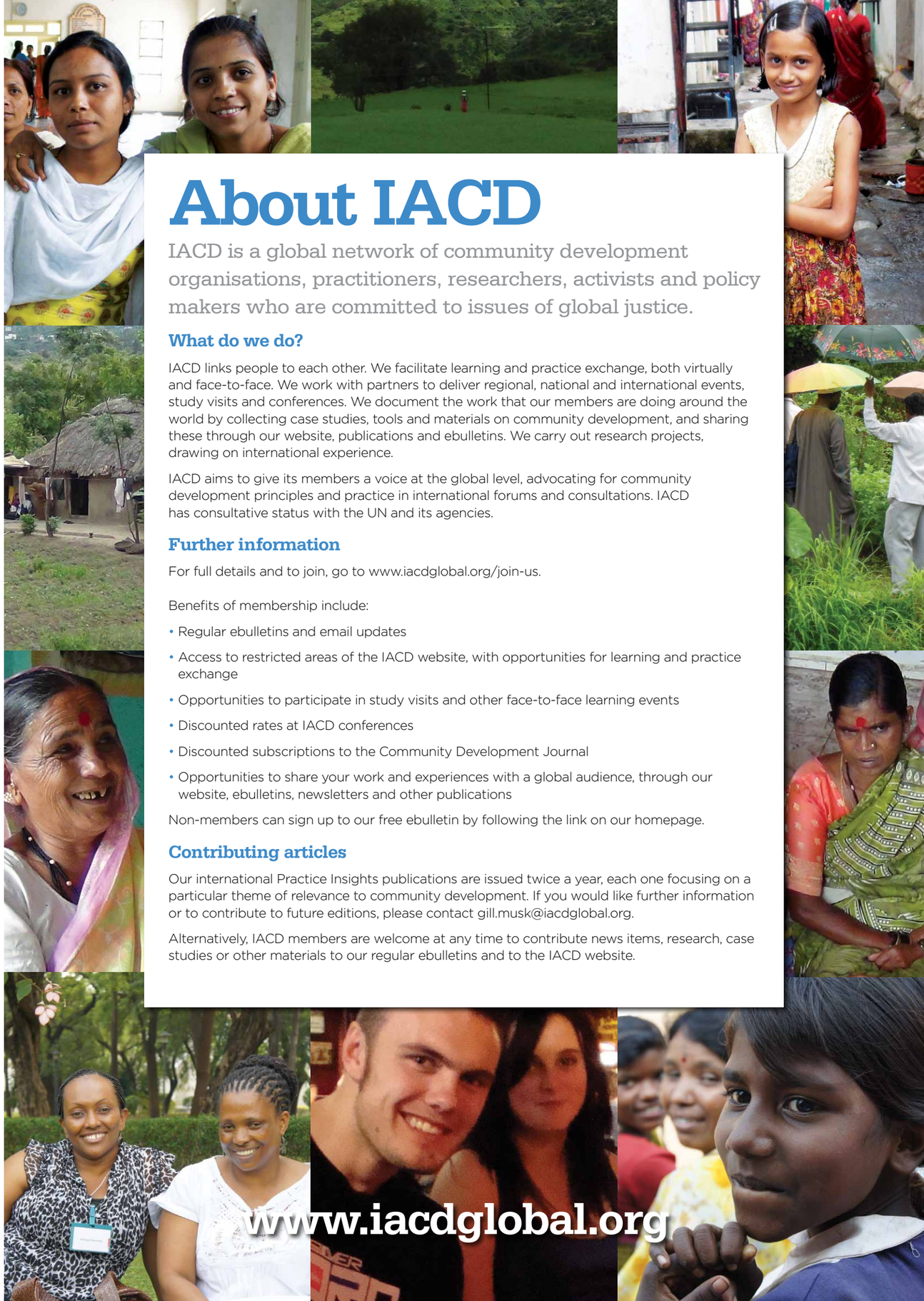
(November, 2011 Survey)
www.inspiringcommunities.org.nz ■

Authors: Mary-Jane Rivers and Barbara MacLennan (inspiring Communities)

Kindra Douglas (Victory Village)

Charlie Moore (The Families Commission)

1. http://www.inspiringcommunities.org.nz/community-led-development/national-initiatives
2. taken from Paths of Victory, a 2010 report undertaken with Victory Village by The Families Commission – http://www.nzfamilies.org.nz



About IACD

IACD is a global network of community development organisations, practitioners, researchers, activists and policy makers who are committed to issues of global justice.

What do we do?

IACD links people to each other. We facilitate learning and practice exchange, both virtually and face-to-face. We work with partners to deliver regional, national and international events, study visits and conferences. We document the work that our members are doing around the world by collecting case studies, tools and materials on community development, and sharing these through our website, publications and ebulletins. We carry out research projects, drawing on international experience.

IACD aims to give its members a voice at the global level, advocating for community development principles and practice in international forums and consultations. IACD has consultative status with the UN and its agencies.

Further information

For full details and to join, go to www.iacdglobal.org/join-us.

Benefits of membership include:

- Regular ebulletins and email updates
- Access to restricted areas of the IACD website, with opportunities for learning and practice exchange
- Opportunities to participate in study visits and other face-to-face learning events
- Discounted rates at IACD conferences
- Discounted subscriptions to the Community Development Journal
- Opportunities to share your work and experiences with a global audience, through our website, ebulletins, newsletters and other publications

Non-members can sign up to our free ebulletin by following the link on our homepage.

Contributing articles

Our international Practice Insights publications are issued twice a year, each one focusing on a particular theme of relevance to community development. If you would like further information or to contribute to future editions, please contact gill.musk@iacdglobal.org.

Alternatively, IACD members are welcome at any time to contribute news items, research, case studies or other materials to our regular ebulletins and to the IACD website.

www.iacdglobal.org

Publication produced with the kind support of:

LEVI STRAUSS FOUNDATION

www.iacdglobal.org

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Registered in Scotland as a charity, number SC 036090
IACD has consultative status with the United Nations.