

PROCEEDINGS OF THE CHF INTERNATIONAL URBAN COLLOQUIUM



**TERMS OF ENGAGEMENT:
PRIVATE SECTOR INITIATIVES TO UNLOCK THE
ECONOMIC POTENTIAL OF URBAN SLUMS**

Bangalore, India
July 31 - August 1, 2008

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**MESSAGE FROM DR. JUDITH HERMANSON, SENIOR VICE PRESIDENT,
CHF INTERNATIONAL**

CHF International is extremely proud to have hosted the International Colloquium "Terms of Engagement: Private Sector Initiatives to Unlock the Economic Potential of Urban Slums," held in Bangalore, India from the 31st of July to the 1st of August, 2008. The purpose of the Colloquium was to enable a select group of distinguished decision-makers from the private, public and civil society sectors to compare experiences, exchange ideas and take a fresh look at the challenges and opportunities in urban slums. The growth of urban slums has become one of the most challenging issues facing cities and national economies around the world. Unlocking their economic potential will take concerted and collaborative efforts by private sector entrepreneurs, public officials, advocacy organizations and the poor themselves. The task is daunting -- but, by working together to find new and creative solutions, progress is achievable.

The focus of the discussion was on identifying opportunities for greater private sector investment at the "bottom of the pyramid" -- the urban poor who often are consigned to live in squalid, under-serviced and marginalized slum communities -- yet who have tremendous entrepreneurial talent and the same aspirations to improve their economic status and living conditions as do those whose circumstances are much better. To be successful and sustainable, however, these opportunities must make good business sense for private entrepreneurs as well as being good social policy.

A total of 56 individuals, each distinguished in his or her own right as a key "player" and decision maker in his/her endeavor, participated in this "by invitation only" event. Participants came from the private corporate sector, civil society, academia, foundations and the public sector. The format of limited formal presentations with maximum time for discussion and reflection was designed to draw on the knowledge and experience of the participants of what has worked and what has not worked in the past and to "push the envelope" towards new and creative "win-win" solutions.

I think we succeeded beyond our expectations. The speeches and presentations were right "on the mark" -- challenging us to think "out of the box" about new ways of doing business. The discussions following the presentations elicited many extremely important points to consider and stimulated many new ideas and possible courses of action to address the issues. In these Proceedings we have tried to capture the key points of the presentations, the essence of the discussions and the "emerging issues" which we collectively must continue to work on as we return to our daily responsibilities.

I view this colloquium as just the beginning -- the beginning of a dialogue and of relationships that we must continue to strengthen if we are to succeed in meeting the challenge of unlocking the tremendous economic potential of urban slums.

Sincerely,

Judith Hermanson

INTRODUCTION

These Proceedings represent the permanent official record of the CHF International Colloquium on Private Sector Initiatives to Unlock the Potential of Urban Slums. They capture both the formal speeches and presentations as well as the major points raised during the robust discussions which followed each of the three thematic sessions. In compiling these proceedings, as agreed at the beginning of the Colloquium, we have observed the Chatham House Rule, whereby comments, recommendations and suggestions offered by the participants during the discussion period have not been attributed to individuals. However, the remarks of the featured speakers and moderators in each of the sessions have been attributed and the formal speeches offered by the Keynote Speakers have been summarized.

OVERVIEW OF EMERGING ISSUES

- New business models of working collaboratively together must be developed by the public and private sectors, as well as by the civil society and successful models must be widely disseminated. These models should illustrate innovative ways in which the private sector can draw on the potential of slum dwellers and also deliver essential goods and services (including housing) that they can afford.
- Constructive engagement by the private sector in urban slums requires patience and thoughtful research and reflection. There are no “quick fixes.” Corporate Social Responsibility (CSR) programs, while well-intentioned, are often not sustainable and may reflect the prejudices and preferences of the corporate sponsor more than the real needs of the urban poor.
- Creative ways to leverage private capital for urban upgrading should be developed and expanded. These might include securitization of debt instruments, credit enhancement schemes and pooling of resources.
- Housing subsidies and other governmental social programs for the poor, including JnNURM, must improve their performance in assuring that the benefits actually do reach the poor.
- The private sector needs to become more creative in developing “bankable” programs for the urban poor. To develop such projects, the establishment of new financial mechanisms, such as a pool of resources somewhere between a venture capital fund and a real estate investment fund, might be useful steps.
- There is a need to prioritize the key improvements to the regulatory environment to foster increased private sector investment in slum communities.
- The government and the construction industry need to look forward to new building technologies and better construction management techniques to lower the cost of housing, especially for the poor, and to prepare for inevitable shortages of and higher prices for currently used building materials.
- The wonders of Information Technology must be better used to enhance and expand the engagement of the private sector in urban slums and to improve the lives of the urban poor. Examples like “Babajobs” and “LabourNet” stand out.
- There is great potential to apply state-of-the-art business processes and models to efforts to improve the lives of slum dwellers. These processes and models are economically sound and generate their own momentum to effect change in improving the lives of the urban poor.
- Technical training programs for slum dwellers, particularly for youth, must be made more effective and relevant.
- The “past history” of relationships between the private sector, the public sector and the urban poor has sometimes created an atmosphere of mistrust which must be overcome. The dynamics need to be changed so that the private sector focuses on the public good and not the exploitation of the poor for profit, the government focuses on the creation of the right incentives to encourage private sector investment in urban slums and on constructive engagement with the poor and their advocates, and civil society focuses on strengthening their internal capacities and creating new productive relationships with people they formerly considered as “enemies.”

PROCEEDINGS OF THE COLLOQUIUM

OPENING REMARKS: Dr. Judith Hermanson, Senior Vice President, CHF International

After welcoming the participants and thanking them for the time they have taken away from their busy schedules to attend the Colloquium, Dr. Hermanson provided remarks that set the context and the tone for the discussions to take place over the next day.

She noted that addressing the issues surrounding urban slums are among the most serious facing cities in the developing world, that the issues are complex, and that they defy facile solutions. While poverty is certainly a characteristic of urban slums, at the same time slums harbor a deep reservoir of human capital with huge potential, considerable resources and present enormous opportunities -- we only need to look for the right keys to unlock this potential.

Dr. Hermanson cautioned that although the theme of the Colloquium focuses on private sector initiatives to unlock the economic potential of urban slums, we should not be under the illusion that the private sector can solve all of the problems and must recognize that because of the complexity of the urban situation there are no magic answers - no "one size fits all" solutions. However, because of that very complexity, the private sector with its wide range of abilities and approaches, with its creativity, boldness and penchant for innovation, has great potential to engage constructively in seeking new ways to unlock the economic potential of the urban slums.

She also stressed that the private sector cannot "go it alone." Both the public sector and civil society have critical roles to play in unleashing the potential of the slums. The public sector has enormous power to create policies, direct resource flows and design instruments that can complement and encourage private sector engagement in the slums. Civil society, with its understanding of the issues of poverty, its empathy, its passion and its ability to give voice to the poor also has a critical role to play in creating solutions that work. The actors (the private sector, government and civil society) all must work together for each to maximize its impact. As there are many opportunities to engage with urban slums, there are also many barriers -- but there are at least as many ways to overcome the barriers as there are barriers themselves.

Dr. Hermanson added that to be successful, this Colloquium requires rethinking the basic assumptions on urban poverty and on the relationships between the private sector, government and civil society so that each can bring to bear its particular strengths in forging new partnerships for engagement and creative ways to collaborate. She hoped that the Colloquium would spawn new ideas and that the participants would leave with a renewed and deeper commitment to engage in creative ways to address the issues and to unlock the potential of the urban slums.

Finally, Dr. Hermanson urged the participants, as they debate the issues, to keep in mind the gift bracelets and the people and the stories behind the people on the bracelets -- real people who have hopes and aspirations for a better life for themselves and their children.

The full text of Dr. Hermanson's remarks is included as an annex.

FEATURED SPEAKERS: Mr. Arun Nanda, Executive Director, Mahindra and Mahindra, Ltd.

Ms. Melanie Walker, the Bill and Melinda Gates Foundation

(1) Mr. Nanda highlighted the fact that in 2008 the world's urban population surpassed the rural population for the first time in history. India's current population is 28% urban and 72% rural but with current growth rates and urbanization trends by 2020, it will become 40% urban and 60% rural. What this means in practical terms is that over the next 12 years, India's cities, large and small, will have to accommodate 170 million people, half the population of the United States. With numbers so staggering, finding suitable places for them to live will become a major challenge for urban governments. Making things more difficult is the fact that in some of India's larger cities, well located land and real estate are fast becoming among the costliest in the world, well beyond the reach of most of the country's urban population.

He also highlighted the essential role that some of the poorest slum dwellers, including the lowly rag pickers and recyclers, play in the life of the city as the middle and upper classes continue to consume more and dispose of more goods.

Mr. Nanda noted that the Indian middle and upper income classes have become very dependent on all sorts of inexpensive labor such as drivers, gardeners, servants, etc. but with the cost of shelter rising so rapidly, especially in areas closest to their employment, and with salaries that are flat in the face of 12-13% inflation per year, these "support" workers are being forced to move out to less expensive areas which are much less convenient to their employment via public transportation.

Mr. Nanda concluded his opening remarks with some thoughts on possible solutions to dealing with (1) the existing slum communities and (2) with how to cope with the tremendous increase in the urban population expected over the next 12 years. With regard to existing slum communities, he suggested that Indian cities and towns need to adopt regulations and incentives to permit private sector developers to come in to redevelop these areas with a mix of low cost housing and commercial properties. He recommends that developers be permitted to re-house slum populations by building 4-5 story apartments of small flats which would consume no more than half of the ground now occupied by the single story shacks and that the developers then be permitted to exploit the land freed up for commercial purposes. The housing would be given free to the slum dwellers. The cost of the housing would roughly equal the cost of the land that the developers would be able to use for commercial purposes. Suitable land would also have to be preserved for open spaces and community services and provision made for adequate water and waste water. Mr. Nanda feels that this solution would work in many cities in India and elsewhere in the world where incomes are fairly robust for the middle and upper classes and commercial spaces command high rents. A potential problem he raised in this approach is that India's slums are controlled by the mafia. He asserted that dealing with the mafia is the biggest single hurdle to upgrading them with decent housing and adequate services.

Regarding the future growth of cities, Mr. Nanda advocated that in new communities and neighborhoods that are built to house the increasing middle and upper income classes, adequate provision must be made for low cost housing that is accessible to the "support" workers. He observed that real estate developers are always talking up "green" housing

solutions but that no one is thinking of housing for the support people that keep the cities and households functioning.

(2) Ms. Walker focused her discussion on the work of the Bill and Melinda Gates Foundation (BMGF). She noted that a new Global Development Program had been created within the last two years, to complement the existing U.S. program (focused on education) and the Global Health Program. The Global Development Program houses a “special initiatives team” and within that team is an “urban poverty team” in which she and Chip Lyons work. The notion of an urban poverty team arose when Bill and Melinda Gates noticed that almost all of their global health programs were taking place in urban slums and poor neighborhoods and they felt that there should be something the Foundation could do to improve living conditions in these areas. The first program developed by the urban poverty team was the “limited learning initiative.” Through this initiative, grants were made last year to five organizations (including CHF International) with the goal of (1) finding and supporting organizations that work with the urban poor, and (2) finding ways to better integrate the urban poor into the process of planning and implementing improvements to their living environments. The underlying philosophy of the initiative is to work from the bottom up by investing in community-led development to improve the social fabric and physical conditions in poor urban neighborhoods.

After listening to the grantees during the first year of the initiative, the urban poverty team was hearing a message that, important as improved housing and urban infrastructure might be, what residents of these poor communities really need most is jobs. They have also observed that people in slum communities are able to access better and higher paying jobs if they are better organized. Therefore, a possible new round of funding may be targeted to strengthening member-based organizations operating in low income communities that can help the poor gain access to improved job opportunities.

SESSION HIGHLIGHTS

Colloquium Overview -- Donald Elliot, Clarion Associates

To begin the day’s discussion, Don Elliot of Clarion Associates provided an overview of the Colloquium program and a few thoughts for the participants to keep in mind as the day unfolded.

Mr. Elliot referred to the bracelet every participant received, each one of which tells a brief story about a slum dweller in India. Each story acknowledges the difficult living conditions in the slums but also the resiliency and creativity and the hopes and dreams of slum dwellers. This colloquium is all about how the private sector can help to tap this creativity for its own benefit as well as to improve the lives of the slum dwellers themselves. Mr. Elliot also reminded the participants to keep in mind the CHF video “Where Hope Lives,” which offers some insights on opportunities for slum dwellers to improve their livelihoods and illustrates some success stories of those who have managed to succeed in spite of difficult circumstances.

Mr. Elliot recalled that Arun Nanda’s keynote speech the evening before highlighted the fact that increased urbanization is inevitable and cannot be stopped or reversed. This behooves all of the participants to think about the challenges this phenomenon will bring about and to create effective ways to meet these challenges. He also reminded the

participants that, in her opening remarks, Dr. Melanie Walker had charged the participants to think about new ways address these challenges and about creative ways to fund new ideas.

Mr. Elliot suggested that the key operative word for the day be “rethinking.” This Colloquium represents an opportunity for the participants to rethink some old assumptions and ideas and to come up with fresh approaches to improving the livelihoods of slum dwellers. The measure of success of the Colloquium should be whether or not this objective was really achieved and whether or not the participants came away with some new ideas and fresh insights.

Mr. Elliot introduced the three major themes of the Colloquium. The first session focuses on the private sector and what it can do to tap the economic potential of slum dwellers. The second focuses on the role of government in creating an enabling environment for the private sector to invest in slum communities and to draw upon the creativity and ambition of slum dwellers. The third session focuses on the role of civil society in helping slum dwellers to realize their full potential.

While the perspective of each of these groups on improving the lives of slum dwellers may be somewhat different, the Colloquium should focus on how they can work together and support each others efforts. The participants should also reflect on what each of these sectors, private, public and non-governmental, should *not* be doing and when to “get out of each others’ way.”

Mr. Elliot laid down four challenges for the participants:

- (1) Think about what your organization does to tap the economic potential of slum dwellers in light of what others are doing.
- (2) Be frank in the discussion. There are failures as well as successes and both the pluses and the minuses should be openly discussed.
- (3) Keep the focus on people. Remember the people behind the bracelets.
- (4) Think about technology and how technology can be brought to bear on creating opportunities for slum dwellers to better their livelihoods.

SESSION 1: FROM DALAL STREET TO DHARAVI

Opportunities and strategies for the formal private sector to increase its investment in slum communities and to stimulate economic growth “at the bottom of the pyramid.”

Featured Speakers: Mr. Ashish Karamchandani, CEO, Monitor Group, India
Mr. Kishore Kumar, Country Head, Investment Banking, HDFC Bank

Moderator: Dr. Melanie Walker, the Bill and Melinda Gates Foundation

Key Points

- There is a huge demand for new low cost housing in India but developers and mortgage financing institutions prefer to cater to middle and upper income families. Housing for lower income families can be produced at a profit by the private sector.

- Securitization or some sort of credit enhancement mechanism could increase the level of resources for housing and infrastructure development.
- The private sector should look at the slum dwellers not only as consumers but also as suppliers of goods and services.
- Corporate Social Responsibility (CSR) efforts are fragmented and uncoordinated, diluting their impact. CSR is often looked at with suspicion by the poor who suspect companies of ulterior motives. CSR is often short-term focused and there is a need to move to a new business model for corporate philanthropy that is more sustainable. This will require a change in the mindset of both the private sector as well as of advocates for the poor.
- New tools are being developed to help slum dwellers realize their potential. Examples are the “Babajobs” program and the “Labornet” initiative

Discussion

In opening this first session, Dr. Walker urged the private sector not to think about partnerships with the public sector to tap the potential of slums as a “social responsibility” but rather to think of slum communities as “urban congested spaces” (the term introduced by Mr. Arun Nanda) full of opportunity and rich in social capital.

Mr. Karamchandani challenged the private sector to increase its investment in housing for low and moderate income families. He stressed that families at the lower end of the income spectrum have the same aspirations as do higher income families and that the potential market for housing in India that addresses the needs of low and moderate income families could approach \$200 billion. Small housing costing \$13,000 - \$14,000 can be built in India -- his firm is actually doing so -- and can therefore be made affordable to low and moderate income families. There is huge demand for such housing in India and there is nothing to prevent the private sector from entering this market. However, larger scale housing developers say they are perfectly fine building housing for higher income families and that they are not interested in lower-end housing. For smaller companies that might be interested in this market construction finance is often an issue.

The mortgage banks and companies also have concerns in servicing lower income families and would rather focus on higher end properties.

Mr. Karamchandani asserted that despite the huge need for lower income housing, the market for this does not occur spontaneously and housing developers and financial institutions, the government and non-governmental advocates for such housing need to work together to “make this market.” There is a “value chain” that needs to be created, educating the bankers and developers on the potential for them to make a profit in addressing the needs of lower income families, convincing them that a business model that works for lower cost housing is possible, coming up with creative construction (e.g. using local suppliers) and financing solutions (e.g. payroll deductions) to make housing affordable to lower income families and educating the public on mortgage financing possibilities for lower income housing. Micro-finance for housing also opens up new possibilities. He suggested that merely providing housing for the poor is not enough. There is also a “value chain” of solutions, from improved education to training that needs to be incorporated into housing programs to maximize the benefits to the poor. He stressed that changing the mind set of the private sector to adopt a new business model that looks at the urban poor as business opportunities is not easy – but that it can be done, and done profitably.

Mr. Kumar opened his remarks by citing the case of his driver who lives in Dharavi and who “moonlights” as a job recruiter/ “manpower consultant” for oil companies seeking qualified workers for their offshore drilling rigs, for which he receives a “recruitment fee.” He used this as an example of how the private sector can look at slum dwellers not only as consumers of their products, but also as suppliers of goods and services. He also cited the outsourcing of clothing manufacturing and finishing to slum dwellers by some of the formal sector garment industries as an example of how the formal business sector can take advantage of the talents of slum residents while still maintaining a profitable business. Nonetheless, he asserted that most businesses still do not think of the potential of slum dwellers as producers of goods and services.

Regarding Corporate Social Responsibility (CSR), Mr. Kumar asserted that many formal reasonably sized corporations have CSR programs but that these efforts are so fragmented and uncoordinated that their impact is diluted. He cited a need to consolidate some of these CSR programs to achieve better results and to leverage CSR funds to tap other resources, such as pension and insurance funds. He suggested one way to enhance the impact of CSR funds would be for corporations to channel their CSR funding through proven NGOs. Such NGOs are already recipients of public funding through local, state and national governments and may help to administer government subsidy programs. Were private CSR grants to be channeled through NGOs the combined resources could increase the impact of both the public and private grants.

Mr. Kumar touched on the need for increased public and private investment to improve living conditions in slum communities. Since neither conventional lenders, nor the micro-finance industry, nor the government has the resources to address the problem at the scale required to adequately address the situation, one way to augment such resources is to consider the securitization of debt instruments and attracting the resources of large pools of private capital such as mutual funds. Securitization has been tried to a limited extent in India, but Mr. Kumar asserted that existing pilot programs have only just “scratched the surface” of the potential. He suggested that perhaps through some sort of credit enhancement mechanism, the mutual fund managers might be persuaded to enter the low cost housing market and the upgrading of urban slums by pooling their funds with those of micro-finance institutions and with those of other institutions.

Picking up on the ideas presented by Messrs. Karamchandani and Kumar, Dr. Walker asserted that while CSR and capacity building programs can play an important role in addressing the issues of slum communities, corporations need to go beyond them and transition towards a new business model that looks at the urban slums as opportunities for real investment and not just charity. CSR has a different set of expectations than do real investment opportunities and corporate interventions in slum communities are likely to be more effective and sustainable if corporations regard such interventions as investments. Mr. Karamchandani cited a need to convert CSR into some sort of “corporate venture capital fund for social programs” that operates on a business model. Pooling of corporate resources may be one way of creating such a fund. However, Dr. Walker expressed some reservations on pooling because the name of the company may get lost and the public relations value of CSR is diminished.

However, it was acknowledged by several participants that moving beyond CSR will require a change in the mind set of corporations. For example, it was noted that all too often CSR programs fund “cute” projects that create a good public image but that are not really sustainable. Making them sustainable requires the “patient research” necessary to

find investment solutions that are appropriate to the financial means of the poor while still profitable for the private sector. It was felt that private sector interventions would be more effective if corporations spent more time learning who their customers really are and what their real needs and aspirations are. "Bottom-up," not "top-down," approaches are what is needed for the private sector to create sustainable programs for slum dwellers. A comment was also made that many specialized CSR training programs are too short term in nature and that there is a need to take a longer term perspective on providing broader CSR sponsored training.

A major observation made during the dialogue was that moving beyond CSR requires a change in the mindset of not only corporations but also of the urban poor themselves and of their advocates. Often the poor and organizations that represent them view the corporate world with suspicion even when trying to fund programs that target the poor. This lack of trust creates a psychological barrier that has to be overcome if corporate philanthropy and investment programs that target the poor are to achieve their goals and become more sustainable. It was suggested that some of this lack of trust could be mitigated if corporations and universities focused more seriously on "actionable research" that would create programs that more closely meet the needs and aspirations of the poor and at the same time meet the profit expectations of corporations. One positive example cited was that of a private company providing electricity in Ahmedabad -- but most participants felt that these examples are too few and far between.

Another salient point made during the dialogue was that all too often the "natural" linkages between the formal and the informal sector are overlooked and that these linkages present new opportunities for private capital to multiply its impact on slum dwellers. An example is that of the garbage recyclers in Mumbai, where for every job created in the formal sector, there can be as many as 15-20 jobs created in the informal sector. It was underscored that strengthened partnerships between the public and the private sectors (PPPs) are needed to tap the economic potential of slum communities. In such partnerships, key government responsibilities should include (1) identifying land for housing for the poor, (2) providing basic infrastructure, and (3) creating the economic framework or infrastructure for slum dwellers to access improved employment possibilities (e.g. providing training for the poor to upgrade their skills.)

Several participants cited new tools and models that are emerging that can help to bridge the gap between the corporate world and slum communities. One prime example is the "Babajobs" program, an internet-based networking information site created last year in an effort to link corporations needing workers with the urban poor who may have the skills they require. The point was also made that companies need to look beyond pure economics in recruiting from slum communities. Earning more money is not the sole criteria for job seekers living in slums. There are issues of transportation and even issues regarding the status of a job that factor into a decision to take employment. Other participants advocated making better use of private sector business model approaches to broadening the economic prospects of the poor. An example of this approach is the creation by a group of young corporate promoters in Pune of a "society" to use their knowledge and skills to help NGOs broaden their perspectives, create new approaches to problems and strengthen organizational sustainability.

In closing the session, Dr. Walker suggested that slum dwellers could enhance their productive potential by acting cooperatively. She noted that people working through associations generally increase their profits and she felt that there is large scope for

small companies to band together to bid for larger contracts than they could handle on an individual basis, such as parking concessions. It was also observed that micro-finance institutions can play a constructive role in helping small scale entrepreneurs in slums to reach this higher level of productivity. Dr. Walker also concluded from the discussion that CSR has a time and a place but that it is not the “mainstream solution” and is of limited utility in increasing the engagement of the private sector with the urban poor on a sustainable basis.

Emerging Issues for Consideration

- New business models must be developed and successful models disseminated that illustrate innovative ways in which the private sector can draw on the potential of slum dwellers and also deliver essential goods and services (including housing) that they can afford. The private sector can produce affordable housing for the poor on a sustainable basis and make a profit if it applies itself and seeks creative solutions. Other examples of such successful new business models include the “Babajobs” and “Labornet” programs and the “society” of young corporate promoters in Pune who use their skills to strengthen NGOs.
- The private sector should think creatively about how to more effectively engage NGOs to deliver and increase the impact and sustainability of Corporate Social Responsibility (CSR) efforts.
- In considering CSR programs, the private sector should invest the time and resources to better understand their customers are what their needs really are. Even so, CSR has its limitations and is not a “mainstream solution” to improving the lives of slum dwellers “at scale.” Corporations must go beyond CSR and look at the urban slums as opportunities for real investment and not just charity.
- Creative ways to leverage private capital for urban upgrading should be developed and expanded. This could include securitization of debt instruments and credit enhancement schemes. Pooling the resources of different firms into a “corporate venture capital fund for social programs” might be another way to increase the impact of CSR funds.
- Successful models of slum dwellers increasing their productive potential and incomes by acting cooperatively and collectively must be more widely disseminated. Micro-finance can play a constructive role in helping such collective efforts.

SESSION 2: GOVERNING GROWTH

How can the government foster an effective enabling environment, including strategic investments in economic, social and physical infrastructure, for private sector market-driven investment in slums?

Featured Speakers: Mr. T.K. Jose, Secretary to Government, Government of Kerala State

Mr. S. Sridhar, Chairman, National Housing Bank (NAHB)

Moderator: Mr. Mathew Chandy, Country Director, CHF International

Key Points

- JnNURM represents a new approach of the Indian government to urban development, urban service delivery and slum upgrading. It is a program based on implementing reforms at the local level to improve urban governance and

- relies on a participatory approach involving coordination between government, the private sector and civil society.
- The JnNURM program requires significant public sector capacity building, especially at the municipal level. It also requires that much better information be developed and disseminated on the identity, basic needs and aspirations of the urban poor.
 - JnNURM sees one of its roles as facilitating private investment in urban areas. It should also increase its efforts to leverage private resources to augment its public investments. These efforts could include credit insurance or enhancement schemes.
 - The regulatory framework for housing and urban development needs to be further rationalized and strengthened. This includes the framework for micro-finance institutions.
 - There is a need to introduce improved technologies into the housing construction sector through better research, since scarcities of current materials are not far off.
 - Providing free property titles to the poor should not be considered “free.” They have paid for this right by living and investing in their housing for years and for this investment all they want is security of tenure and a chance to continue to improve their housing conditions.

Discussion

Mr. Chandy opened the session by challenging the participants to think about how the public sector can most effectively make needed strategic investments in infrastructure. He cited a need for more creative partnerships to provide decent housing for the urban poor and a need to build the skills of government officials, particularly at the local level, in implementing regulatory reform. He also noted that planners are often hindered by lack of good information on the conditions in slum communities.

Mr. Jose provided an overview of the JnNURM program. He noted that JnNURM is fundamentally a reform based program to improve urban governance and to provide improved basic services to India’s cities. Mr. Jose argued that a key difference between JnNURM and earlier government efforts is that JnNURM relies on a more participatory approach involving coordination between government, the private sector and civil society to address the issues of urban poverty. Another important element of the program is the necessity for local governments to implement reforms in order to qualify for JnNURM financing. The reach of JnNURM is also wide -- in all some 63 cities, both large and small, will benefit from the program. Some of the reforms at the local and state level are mandatory and some are voluntary.

Key to JnNURM is improved governance at all levels. This implies a much greater reliance on community participation in the development of programs to alleviate urban poverty. It also implies greater collaboration between the public and the private sectors. JnNURM views government primarily as a facilitator of private investment, providing the legal and regulatory basis to simulate such investment as well as some of the physical infrastructure required for the private sector to build housing and essential urban infrastructure at prices that are affordable to lower income families. Mr. Jose acknowledged that an effective public-private dialogue has begun in several Indian cities but so far this has been quite limited.

He noted that housing and related infrastructure and improved service delivery in urban areas are at the heart of the JnNURM program. The priority areas for JnNURM

investment include: security of tenure for the urban poor; adequate housing; safe drinking water and improved sanitation; improved educational opportunities for the urban poor; greater accessibility and affordability of health care; greater collaboration between levels of government and measures to improve social security.

Mr. Jose acknowledged that the successful implementation of the JnNURM program will require considerable capacity building, especially at the local (municipal) level. It will also require that municipal and state leaders muster the political will to implement some of the required reforms and it will challenge the public sector bureaucracies to change their mind set and adopt more participatory approaches to planning. The national government has set aside separate funding to support "Project Management Units" at both the local and state levels to expedite implementation of the program.

Finally, Mr. Jose noted that in order for JnNURM to be successful, local governments need to develop much better information than they now have on the identity, basic needs and aspirations of the urban poor. A meaningful poverty index also needs to be developed so that JnNURM resources can target those most in need.

Mr. Sridar of the National Housing Bank focused on financial sector issues that affect the level of investment in affordable housing and the upgrading of urban slums. He stated that the scale of the housing deficit in India is enormous and capacity of the public sector to finance the costs of addressing it is limited. Nor can the banking system solve the housing situation by itself. What is needed is to leverage increased private funding for slum improvement through targeted JnNURM investments. Securitization of mortgages has become more suspect in the past several months due to the Fannie/Freddie crisis in the United States but India's financial sector is exploring new ways of raising additional capital.

Mr. Sridar raised four important issues on financing for improved housing for the poor and for slum upgrading. (1) The private sector needs to be more creative in designing projects that are "bankable." He suggested the creation of a new financial mechanism that could help companies create such projects -- something between a venture capital fund and real estate fund; (2) There is a need to create a workable subsidy system, probably an interest rate subsidy provided through NAHB, on mortgages for the poor, to increase the affordability of decent housing -- and to provide the poor with the same sort of housing benefit that tax breaks do for the higher income groups; (3) Risk mitigation programs, such as guaranty funds or credit insurance schemes, need to be instituted to encourage the private sector to enter the lower income market; and (4) The regulatory framework needs to be rationalized. Micro-finance institutions are not regulated at all and there is confusion in roles and possible conflicts of interest within the NAHB itself. He suggested the creation of a housing urban development regulatory body to sort out some of these issues.

Mr. Sridar also cited a need for more research work in improved technologies in the housing sector. He noted three national level initiatives to push the state of the art forward. (1) The creation of a Task Force on affordable housing which released a National Housing and Urban Policy in 2007; (2) The creation of a Committee on Housing Finance; and (3) The creation within the Ministry of Housing and Urban Policy of several specialized sub groups to look at issues such as land tenure security and housing microfinance.

In the discussion that followed, several important points were raised.

The most important roles for government in improving the lives of slum dwellers are: (1) making the strategic investments in housing and infrastructure while minimizing displacement; (2) assuring that the poor, and not just the middle and upper classes, derive benefits from infrastructure improvements; (3) improving the access to and quality of basic education and providing skill building opportunities to the poor (it was noted that just 15% of school graduates are truly employable in the modern economy); (4) improving the regulatory environment so that needs of the poor are properly taken into account and (5) creating new and equal partnerships between the public and the private sectors to improve housing and basic infrastructure. It was also suggested that the government should take a leading role in making land available for the huge increases in urban population growth expected over the coming decades. In view of the scarcity of urban land for new housing, new towns were mentioned as one solution -- in fact Gujarat has already formulated a policy of creating new towns. Caution was nonetheless raised that these new towns need to make space available for lower income families as well as the better-off.

It was observed that few people are looking at upgrading the housing that already exists as a solution to the shelter needs of low income families. There is a need for the private sector, the government and community organizations to look first to the improving the existing living conditions in urban slums before adopting new housing construction as the preferred solution.

Also cited was the need to invest more in new building technologies for low cost housing since shortages of current building materials are not far away. Builders also need to improve their management, technological and innovative skills.

A comment was made that the real estate bubble of the early part of the decade where developers were able to realize high profits with low risk by catering to those at the high end of the income spectrum may be bursting in India (as in the rest of the world) and that the time may now be ripe to begin to re-engage the private sector in seeking new models of development that are more realistic and appropriate for the middle and lower income classes.

A very salient observation was made that in discussions of the pluses and minuses of "free" housing for the poor, giving free title to the poor is not really "free." The poor have paid for this right by living and investing in their housing for years and for this investment all they want is security of tenure and a chance to continue to improve their housing conditions. The JnNURM program is to be complimented in its efforts to change the way the government perceives slum communities and for pushing local governments to implement long overdue reforms that can benefit the poor.

Emerging Issues for Consideration

- Housing subsidies and other governmental social programs for the poor, including JnNURM, must improve their performance in assuring that the benefits actually do reach the poor. There needs to be a concerted effort made to improve the ways in which the government works with the NGO community in assuring that publicly-funded social programs actually reach the poor.
- Further thinking is needed on how risk mitigation programs, either through the government or private, can most effectively attract private investment into India's

- cities. This includes credit enhancement and guarantee schemes and securitization of financial assets.
- The private sector needs to become more creative in developing “bankable” programs for the urban poor. To develop such projects, the establishment of a new financial mechanism, something between a venture capital fund and a real estate investment fund, might be a useful step.
 - The extent to which new towns offer a solution to the anticipated huge increases in India’s urban population must be more thoroughly explored. Comprehensive solutions should include better planning for existing cities as well as for new growth areas.
 - There is a need to prioritize the key improvements to the regulatory environment to foster increased private sector investment in slum communities.
 - The government and the construction industry need to look forward to new building technologies and better construction management techniques to lower the cost of housing, especially for the poor, and to prepare for inevitable shortages of and higher prices for currently used building materials.

SESSION 3: EMERGING MARKETS IN SHADOW CITIES

How can NGOs and Community-Based Organizations (CBOs) most effectively partner with public and private sector stakeholders, as well as bilateral and multilateral donor organizations, to strengthen entrepreneurial talent, employment opportunities and vibrant markets in urban slum communities?

Featured Speakers: Ms. Sheela Patel, Co-Founder, Society for the Promotion of Area Resource Centres (SPARC)

Mr. Ramesh Ramamathan, Co-Founder, Janagraha

Moderator: Mr. John Chromy, Vice President, CHF International

Key Points

- The essence of the SPARC model is the constituency-driven Federation -- helping the poor to aggregate themselves into larger numbers to increase their impact.
- Successful strategies of the National Slum Dwellers Association for working with the government and with local communities include: the poor collecting information about themselves; providing resources for poor communities to learn from each other and from best practices in other areas and around the world; using risk-taking strategies to challenge the “top down” approach used by most urban governments; and creating new relationships with people and institutions who were your “enemies” yesterday.
- There is still lingering mutual suspicion between many local governments and the NGO community because of the traditional role of NGOs of challenging the government. To overcome this will require time, dedication and good will. JnNURM provides a structure that can help to break down these barriers.
- NGOs need to better understand the public budgeting process and engage themselves in the budgeting process at the local government level.
- NGOs need to strengthen their internal structures and procedures to enhance their legitimacy in working with government and the private sector and to develop new business models to assure their sustainability, particularly those doing advocacy type work.

- There is a need to enhance and increase more practical and skill-building training programs and other relevant educational opportunities for the urban poor.
- There are no “quick fixes” to capitalizing on the potential of the slums. Real improvement in the lives of slum dwellers may take 2-3 generations. Given the scale of the problem, there is room for all kinds of solutions.

Discussion

Ms. Patel opened the session by describing the National Slum Dwellers Federation/SPARC model of helping the poor to design and implement solutions to improving their standards of living by themselves. The essence of the SPARC model is the constituency-driven Federation -- helping the poor to aggregate themselves into larger numbers so that they can achieve things that they cannot do as individuals or smaller groups. The goal of SPARC is to help the poor realize three fundamental rights: (1) the right to gain access to land and basic amenities, (2) the right of the poor to have a voice and a choice in what is happening in their cities in terms of having an identity and (3) the right to volunteer to support other people and to learn from each other.

The principal methods used by the National Slum Dwellers Association/SPARC to achieve its goals are: (1) the collection of information and data on conditions in the slums by the poor themselves in order to challenge the official data produced by the government, (2) the creation of resources that allow the poor to see the innovations that other poor people are doing in order for them to realize that change is possible, (3) the use of risk-taking strategies to challenge “top down” solutions pushed by governments, and (4) the creation of new relationships with people thought of as “enemies” yesterday. The realization of these goals requires the strengthening of organizational capacity at the local affiliation level to be able to negotiate seriously with governmental entities and to change the dynamics and rules of the game.

To plan and develop housing and infrastructure improvement projects, SPARC established a company called SPARC’S Assistance to Collective Construction which seeks out resources and provides technical and financial support to community-based organizations to construct housing and basic amenities. To date, SPARCS has produced 10,000 dwelling units and installed between 10 and 15 thousand toilet seats. Ms. Patel acknowledged that the time it takes the poor to develop such solutions by themselves can be slow, especially because they do not offer bribes to governmental officials and seek short cuts.

Ms. Patel asserted that the single most powerful tool the National Slum Dwellers Association/SPARC has developed is the slum surveys they have undertaken. The policies they have been able to change emerge from the fact the poor have gathered information themselves and developed strategies and plans based on this information. Through this process, poor people inevitably produce solutions that are good for themselves as well as for the city.

Finally, Ms. Patel asserted that organizations like Shack (or Slum) Dwellers International, founded in 1996, can help local organizations and Federations to become aware of alternative solutions produced elsewhere in the world and look at ways in which innovation in one area or region can be transplanted to another area in a way that works locally. This helps peoples’ aspirations to become a reality through engagement.

Mr. Ramesh Ramamathan provided an overview of Janagraha. Janagraha is an institution geared to improve urban governance with an emphasis on including all

income groups in the discussion and not focusing exclusively on the poor. To succeed, a dimension of good urban governance is the bringing of the poor and the middle and upper income classes closer together. Mr. Ramamathan has also established a “classic” micro-finance institution which provides a wide range of financial services, focused on urban areas in India. The organization now counts some 60,000 members.

Mr. Ramamathan stressed that in order to increase their effectiveness, NGOs working with the urban poor need to better understand the public budgeting process and engage themselves in the budgetary process at the local level. They also need to create internal structures to manage participation with governments at all levels – creating such structures provides them with political legitimacy in their discussion with the public sector. Such structures exist in rural India but less frequently in urban India. He also asserted that NGOs can also play a constructive role in enhancing the capacity of the public sector to engage creatively with the private corporate sector. He lamented that fact that nowhere in the governmental training system is there any urban curriculum at all and feels that NGOs could play a very useful role in helping these governmental institutions to create an urban curriculum which includes market-based solutions. Finally, he stressed the need for some sort of social venture capital fund which could help the private sector develop the technologies and skills necessary to provide affordable improved housing and basic infrastructure through market-based solutions.

In the discussion following the presentations, the example of Madhya Pradesh was cited as an example of how the talent existing in slum communities can be unleashed with the help of community-based organizations. In four cities of Madhya Pradesh, using a \$200 million loan from the Asian Development Bank, community organizations assisted in completing an extensive poverty mapping process and helped to develop and now manage community-based water supply systems. They also established a Slum Environmental Sanitation Initiative which has created a revolving fund for the construction of toilets. This program demonstrated that slum communities aspire to and are indeed capable of organizing themselves to partner with NGOs to improve their environment, even with very little government support. Another example was offered on how an NGO helped the rag pickers, the sweepers and collectors of solid waste to organize themselves sufficiently enough to gain service contracts with the municipality.

Several participants responded that there is a need for more practical skill oriented training programs targeted to slum dwellers that can help them better respond to opportunities in the private sector. Communities should also consider forming an organization or bringing in a company that serves as data base research center, using the community to provide data points, as a help to enterprises seeking employees and governments planning for improvements. It was suggested that since the schools are often not used in the evenings, companies establish computer centers and provide free computer classes during non-school hours.

A major observation was made that many local governments are not yet comfortable working with NGOs because the latter have traditionally challenged the government. To overcome this situation requires time and dedication and good will on both sides. However, for the first time, the JnNURM program provides a structure for dialogue between the community and the local government and presents an opportunity to break through some of the barriers. It was noted, nonetheless, that in order to increase their effectiveness and indeed to ensure their very survival, many NGOs, particularly, those doing advocacy work, must develop new and more sustainable business models.

In concluding the session, Mr.Chromy offered that there are no “quick fixes” to improving conditions the slums and change may take 2-3 generations. He asserted that given the scale of urbanization there is room for all kinds of solutions. Some of them that emerged from the discussion include:

- A partnership between an IT company and labor/employment networks like LabourNet or Babajob could dramatically multiply the number of employment opportunity connections
- A computerized marriage of the considerable capital available through commercial banks with the extensive needs for growth capital in the thousands of small businesses in urban slums working in home improvements and construction could produce dramatic increases in income and employment
- Community ownership of utilities, education centers and health care service facilities are all possible ways of improving lives and employment opportunities in the communities
- Creation of small research and data centers in communities could be an income generating resource for several community residents

Emerging Issues for Consideration

- How can private resources and government support programs be more effectively channeled to reach the small and medium sized enterprises in slum areas that represent a huge market yet are starved for capital?
- How can information about employment opportunities be better shared and disseminated in slum communities. The idea of community-based data and research centers may have some merit.
- How can technical training programs for slum dwellers, particularly for youth, be made more effective? Since micro-finance institutions do not have the capacity absorb the risk of losses in mounting technical training programs in the slums, could some sort of a “risk capital guaranty fund” be established to absorb these risks?
- How can the wonders of Information Technology be better used to improve the lives of the urban poor?
- What are the most effective ways to overcome the historical mutual mistrust between NGOs and the private sector and the government?

CONCLUDING SESSION: BEYOND TODAY – KEYS TO POSITIVE URBAN CHANGE

Mr. Donald Elliot, Clarion Associates
Dr. Subodh Wagle, Tata Institute of Social Sciences
Ms. Sohini Sarkar, CHF International

Mr. Elliot started the session by listing four key points that he heard throughout the sessions:

- The need for workable business models on the part of both the private sector and civil society organizations to address the concerns of the urban slums cannot be overemphasized. Referring back to the story of the plumber in the film, he noted that this implies a need for patent research to examine what works and what does not for the individual entrepreneur.
- There is a need to ensure that the reforms being encouraged through JnNURM are actually having an impact at the ground level.
- There is a great need for alternative models for engagement the poor in the design and implementation of programs to tap the potential of slum communities.
- There is a need to ask the hard questions. Referring back to the can washer in the film, what are the specific measures that can be taken to help lower skilled workers improve their access to better and higher paying jobs?

Dr. Wagle led the discussion of “Where do we go from here?” He reminded the participants that addressing the “bottom of the pyramid” is often confused with “selling shampoo” but in fact it is much more than that -- it is all about unleashing the human capital and the productive potential of slum dwellers. Although there is consensus that the private sector can and should augment its efforts to tap the potential of the slums, there are controversies that still remain around public private partnerships. Dr. Wagle maintained that the private sector, as a legitimate part of Indian society, has an important stake in looking at social issues and the standing and capability to do so. Nonetheless, there is a past history to public private partnerships and this history has to be recognized and dealt with as we move forward in forging new public private partnerships. He cited an example of some private sector electricity companies opting for quick and easy solutions which led them to make alliances with some nefarious individuals. He argued that the private sector still has a lot to learn before entering the social and service sectors and that it must learn to focus the emphasis on facilitating economic growth and not on taking advantage of a situation to make undue profits. Many things have already been tried and the private sector should become aware of these before it enters this new territory. To assure that the public good is the foremost goal of public-private partnerships, he advocated for increased independent and effective regulation of such partnerships. He also charged the academic institutions to “come out of their cocoons” and connect more realistically with the social and economic problems that surround them.

In concluding, Dr. Wagle saw the Colloquium as a forum to highlight as a common challenge the need for all of the players, the private sector, the public sector and civil society, to focus on unleashing the talent and potential of the slums for the benefit of society at large, but particularly for those “at the bottom of the pyramid” and not to allow corporate profits to become the primary focus.

Additional comments from the participants highlighted the need for better educational opportunities for slum dwellers. It was argued that the poor often do not see the benefit

of many training opportunities training because they do not seem relevant to their needs. Training in the construction trades is noticeably scarce, engineering schools are not looking ahead at the employability of their graduates and the construction industry as a whole does not think of its long term needs. It was observed that many parents are making poor educational choices for their children and that there is a need for the government to step in to set serious standards for the educational system in order to graduate students with the basic skills they will need to be employable.

To the question of what the participants would like CHF International to do as a follow up, it was suggested that CHF could be helpful in addressing the need to look more closely at the connections between the private sector and the government and to surface more examples of successful public- private partnerships. It was also suggested that CHF could contribute to efforts to address the issue of the distinct lack of information about what works and does not work in the urban sector. Mistakes continue to be made and opportunities missed because of poor information on what is already happening.

Issues for Consideration

- What are the best ways to overcome the “past history” of relationships between the private sector and the urban poor to change the dynamics so that the private sector focuses on the public good and does not exploit the situation by focusing too heavily on profits?
- How can educational institutions “come out of their cocoons” and offer courses that are more relevant to their surrounding and to the lives of most Indians?
- The poor often see the benefit of training programs because they do not seem relevant to their needs. How can this technical training be improved and made more relevant?
- Suggested task for CHF International: There is a need to surface and document many more successful (and unsuccessful) examples of public private partnerships.

There is a real lack of information about what works and what does not work in programs dealing with slum dwellers. Mistakes are made and repeated because the private sector, the government and civil society lack good information on what is already happening. CHF International could play a helpful role in making such information more visible and available.

Parting Words

In concluding the Colloquium, Dr. Judith Hermanson of CHF International thanked all of the participants for the wealth of insights they provided and looked forward to continuing the relationships that this very successful event had created.

APPENDICES

- 1. Text of Opening Speech by Dr. Judith Hermanson, Senior Vice President, CHF International**
- 2. List of Participants**
- 3. Press Coverage**
- 4. Framework Paper**
- 5. Colloquium Agenda**
- 6. Copy of DVD “Where Hope Lives”**

Welcoming Remarks: Prelude to Engagement

Judith A. Hermanson, PhD
Senior Vice President

CHF International Urban Colloquium Bangalore, India July 31 - August 1, 2008

Being back in India is always a great joy for me. And being here in Bangalore with all of you is something to which I have been looking forward for quite some time. It is with a great sense of excitement and anticipation that I welcome you here this evening on behalf of CHF International. I thank you all for being here – all the more so for knowing how busy each of you is. This a special group of people and that you have taken the time to be here with us tonight and tomorrow is itself a great gift for which we are truly grateful.

The intertwined issues of urban growth and the proliferation of urban slums, now home to tens of millions around the world, are among the most serious facing the world community today. The issues are complex and not given to facile solutions. Poverty in all its aspects is what usually comes to mind when the term “urban slum” is mentioned. And, yes, there is tremendous poverty and great disparities in opportunity for health, education, economic advancement and basic well being. But at the same time – and for some, perhaps, counter-intuitively -- there is also immense human capital, huge resource potential and many opportunities within urban communities. We only have to know how to look for them.

And that is what makes the topic that we will be exploring together – unlocking the economic potential of urban slums through private sector approaches – so compelling. Can we find the right keys?

In designing the agenda for the Colloquium, we *have not posited* that the private sector can address *all* the issues associated with urban slums. There is not a “magic answer” here. No one size fits all. We recognize and acknowledge the complexity of the urban situation.

And it is perhaps because of this complexity that we believe that there is great potential in the range of activities and approaches that are incorporated by the private sector. When we say “private sector,” we mean “private sector” writ large. From micro-enterprise to industry mogul. From employment to investment. From new markets to new products and services. From new technologies to new delivery and communications strategies. There are myriad opportunities.

There are also many barriers. But there are just as many ways to overcome these barriers. And it is in the multiplicity of “answers” of which the private sector is capable that the power of a movement might lie. Each initiative enabling and building on the other to recognize and take advantage of opportunity.

And yet, if the market were all, we would not be sitting in this room tonight. There are critical roles for government and civil society, importantly represented by NGOs. The private sector in all its aspects, government at all its levels and civil society in its many dimensions – have important parts to play.

At its core, this Urban Colloquium is about seeking to unleash the enormous creativity and energy and will for a better life that resides within urban slum communities, enabling people to choose their own paths towards better lives for themselves and their families. Unleashing this enormous power for the benefit of the people themselves and for the benefit of the rest of society as we tap into this reservoir of talent.

This requires re-thinking our assumptions about urban poverty and re-thinking the interrelationships among the private sector, civil society and government: (1) **private sector** with its energy, responsiveness to demand, boldness, alertness to opportunity and penchant for innovation, (2) **civil society and NGOs** with their understanding of issues, empathy and compassion, advocacy, ability to give voice to the urban poor, and concern for opportunity with basic equity, and (3) **government** at all its levels with its powerful policies and instruments, purposefulness, and ability to prioritize and allocate resources. How can each play its part to enhance the potential within the urban areas?

Tonight we have “food for thought” as well as (I promise you, coming soon!) food for nourishment.

At your seats, you will find a beautiful box. This box contains a bracelet with a name engraved on a “dog tag” and a card with a story. The boxes and bracelets were made by clients of one of CHF’s partners. And the names and the stories are real. The bracelets are to remind us of the individuals who live in the urban slums and the particularity of their challenges and their hopes for the future.

We have given these to each of you – each with a different human story and set of aspirations – so that as we talk together about scalable solutions and unleashing the power of the urban poor – as I just did – these terms will be more than abstractions. We are talking today about the future of millions of people just like the ones described. We hope that you will wear your bracelet with the same pride that you might wear a bracelet for Lance Armstrong and his “Live Strong” campaign.

And there is much for the people named on the bracelets to be hopeful about – and much that we can together do to help them to realize their hopes, particularly here in India, with the great strides the private sector has made and the many opportunities before it.

During the Colloquium, each of us will likely be challenged to re-think how we are looking at both the issues and opportunities presented by re-shaping private sector engagement with urban slums and the people who live, work and make lives for themselves in their difficult conditions

I would like now to begin this process by showing you a video that CHF has produced in order to bring to life the vibrancy and potential of the urban slums. The video validates our hopefulness that private sector approaches can and do work. With the support and commitment of government and civil society, the opportunities for social and economic progress seem to be without limit.

It is our hope that the video will inspire you and enliven your dinner conversations. It is also our hope that we will all come away from our time together with new ideas, a new sense of excitement about the possibilities for the future, and a new commitment to engage in new ways.

Thank you for being here.

List of Participants

- Dr. Vivek Agrawal, Founder and Head, Center for Development Communications (CDC)
- Mr. Asare Akuffo, Managing Director, HFC Bank Ltd., Ghana
- Mr. T.K. Arun, Columnist from the *Economic Times* and Editor of the *Economic Times*' Delhi Bureau
- Mr. Thomas Benjamin, Principal Secretary, Urban Development Department
- Mr. Nabaroon Bhattacharjee, India Country Team Leader, World Bank
- Dr. Amita Bhide, Associate Professor, Tata Institute of Social Science (TISS)
- Ms. Sonali Chowdhary, Senior Program Associate for Value Initiative, Small Enterprise Education and Promotion (SEEP) Network
- Ms. Vijaylakshmi Das, Chief Executive, Friends of Women's World Banking
- Mr. Saibal De, Senior Vice President, Infrastructure Leasing and Financial Services Limited
- Mr. Donald Elliott, Senior Consultant, Clarion Associates
- Mr. Aseem Gupta, Municipal Commissioner of Nagpur
- Mr. Chandrashekar Hariharan, CEO, Biodiversity Conservation India Limited
- Mr. T.K. Jose, Secretary to Government, Government of Kerala State
- Ms. Sharadbala Joshi, National Officer, Water for Asian Cities Programme, UN Habitat
- Mr. Ashish Karamchandani, CEO, Monitor Institute
- Mr. Harish Khare, Manager of Development Finance, HDFC Ltd.
- Mr. Kishore Kumar, Country Head of Investment Banking, HDFC Bank
- Mr. Charles Lyons, Director of Special Initiatives, Bill and Melinda Gates Foundation
- Mr. Dinesh Mehta, Professor, Centre for Environmental Planning & Technology University
- Ms. Meera Mehta, Independent Researcher and Faculty at CEPT, Consultant to the UK Department for International Development (DfID) and World Bank
- Dr. P.K. Mohanty, Mission Director, Jawaharlal Nehru Urban Renewal Mission (JNURM), Ministry of Urban Development
- Mr. Naseer Munjee, Chairman, Development Credit Bank Limited
- Mr. Arun Nanda, Executive Director and President, Infrastructure Development Sector, Mahindra and Mahindra Limited
- Ms. Sobha Nambisan, Principal Secretary, Housing Department, Government of Karnataka
- Ms. Sheela Patel, Co-Founder, Society for the Promotion of Area Resource Centers (SPARC)

Mr. Rama N S, VP and Development Centre Head, Bangalore, Infosys Technologies Limited

Mr. Ramesh Ramanathan, Co-Founder, Janaagraha Centre for Citizenship and Democracy

Mr. Swati Ramanathan, Co-Founder, Janaagraha Centre for Citizenship and Democracy

Ms. Catherine Revels, Regional Team Leader, The World Bank

Mr. Neeraj Sharma, Business Head of ICICI Development Strategy Group, ICICI

Dr. Kulwant Singh, Chief Technical Advisor, Water for Asian Cities Programme, UN Habitat

Mr. Rajesh Sinha, Senior Investment Officer, International Finance Corporation

Mr. S. Sridhar, Chairman and Managing Director, National Housing Bank

Mr. K. Srinivas, Chairman, Gujarat Urban Development Company

Mr. K.R. Srinivas, Special Commissioner Bruhat Bengaluru Mahanagara Palike (BBMP)

Mr. Anupam Srivastava, Senior Director, Infrastructure Development Finance Company Limited

Mr. P.K. Srivastava, Mission Director of Jawaharlal Nehru Urban Renewal Mission, Ministry of Urban Development

Mr. Prem Subramaniam, Senior Director/Vice Chairman, IDFC, Public-Private Partnership (PPP) Initiative

Ms. Jayshree Vyas, Managing Director, Shri Mahila SEWA Sahakari Bank Ltd.

Dr. Subodh Wagle, Professor, Tata Institute of Social Sciences (TISS)

Dr. Melanie Walker, Senior Program Officer for Special Initiatives, Bill and Melinda Gates Foundation

Mr. Bryan Winston, India Representative, Development Innovations Group (DIG) and Director, CapStone Financial Services Private Ltd.

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Harnessing economic potential of slums

Aarthi R | TNN

Bangalore: Their residents are usually associated with unsuccessful attempts at rehabilitation. But on Friday, urban slums across India were showcased as having tremendous economic potential and as areas of investment for private sector enterprises.

Unlocking the economic potential of urban slums through private

URBAN SOLUTION

sector intervention — the conference organized by CHF International in Bangalore on Thursday and Friday — initiated discussions in this direction among representatives of private and public sectors, as well as NGOs.

Sean Olin Blagsvedt, CEO, babajob.com, said such initiatives could go a long way as community-building measures. He also suggested empowering slum residents by giving them better access to information on opportunities.

"A woman was seeking a job as a domestic worker. Once informed of the opportunities available, she opted for the job best suited to her needs,



THINK TANK: Members of CHF International (left to right) Stephen W Giddings (consultant); Brian English (urban programmes specialist); Mathew Chandy (country director) with senior vice-president Judith Hermanson and Sean Blagsvedt, CEO of babajob.com, at the CHF meet in Bangalore on Friday

instead of choosing the first one that came her way," he said.

Mathew Chandy, country director, CHF International, said the private sector can play an important role in passing information to the right audience.

Private sector representatives have responded positively to this initiative. Saibal K De, senior vice-president, IL&FS Infrastructure Development Corporation, called it "a use-

ful way to gauge infrastructural developments across the country".

He said the private sector can extract the economic potential of slums as it is experienced in handling complicated issues involving high finance.

Senior president of CHF International, Judith A Hermanson, called the event a success in terms of initiating suggestions and discussions.

"There is no magic answer here. No size fits all. We recognized and acknowledged the complexity of the urban situation here"

Hermanson | V-P, CHF

"An important opportunity for a bunch of actors who normally talk much to get together and voice concerns on helping the urban poor"

Blagsvedt | CEO, BABAJOB.COM

"Ideas may take months or even years to evolve but it only takes a few hours to get started. The colloquium did just that," she said.

Suggestions made at the event will be screened for research on the scope of their implementation in India.

to:ibir_reporter@timesgroup.com

Experts to mull over potential of slum areas



Dr Judith Hermanson, senior vice-president, CHF International, speaks at a meeting in Bangalore on Thursday

TIMES NEWS NETWORK

Bangalore: Over the years, the IT boom has ensured better pay and living conditions for those in the executive and managerial positions, but has done little to improve the payscale of their drivers and cleaners.

Despite the malls and skyscrapers, one still sees a three-year-old boy sitting amidst a heap of garbage by the street.

Here is an initiative that talks about 'unlocking the economic potential of slums in India' and, probably for the first time, also involves the participation of the private sector alongside NGOs and the government representatives.

The day-long urban colloquium, organized by CHF International here on Friday, will have representatives of these sectors addressing various issues, including the greatest opportunities for and challenges to increased private sector investment in slums, public-sector interventions and incentives that can make a difference in their economic development, as well as ways and means of assuring them of non-exploitation, among other things.

ON THE AGENDA

- Enabling the private sector identify business and investment opportunities in urban slums.
- Enhancing government's ability to foster better environment for private sector investment in slum communities
- Promoting civil society organisation's ability to assist communities they work with to break the poverty cycle and access non-exploitative jobs.

The ideas generated in this colloquium will be published and transmitted to interested parties around the world and will also be presented at the upcoming United Nations World Urban forum.

The colloquium will be attended by representatives of the three sectors along with members of CHF International, including senior vice-president Judith Hermanson, vice-president John W Chromy and country director Mathew Chandy.

toiblr.reporter@timesgroup.com

TERMS OF ENGAGEMENT: PRIVATE SECTOR INITIATIVES TO UNLOCK THE FULL ECONOMIC POTENTIAL OF URBAN SLUMS



CHF INTERNATIONAL COLLOQUIUM

Bangalore, India

July 31 – August 1, 2008

BACKGROUND FOR DISCUSSION

“If we stop thinking about the poor as victims or as a burden and start recognizing them as resilient and creative entrepreneurs and value-conscious consumers, a whole new world of opportunity will open up.”

C.K. Prahalad, The Fortune at the Bottom of the Pyramid

C. K. Prahalad's simple, yet revolutionary, proposition recognized that urban slums are made up of huge masses of people who represent not only a sizeable market for consumer goods and services, but also an enormous pool of essential labor and thousands of small-scale entrepreneurs who strive to compete successfully under very difficult circumstances. The potential of human capital is almost boundless; the challenge is how to unlock it for the benefit of all.

Indian Context:

Over the past 20 years, India has become a pioneer in aggressively pursuing innovative solutions to upgrading slum communities and to improving the lives of the urban poor. Despite these determined efforts, Indian slums have continued to grow and it is estimated that over 62 million people now live in slum communities, large and small. Not restricted to the large cities, the slums have proliferated in many of India's second- and third-tier municipalities, where urban growth rates are even higher than they are in the major cities.

An encouraging start to the challenge of unlocking the potential of urban slum dwellers is that Indian policymakers have significantly changed their views on the urban poor over the past two decades. The Jawaharlal Nehru Urban Renewal Mission's (JNURM) strategic focus on providing basic services to the urban poor represents a newer level of understanding of the issue, recognizing that slums are an integral part of urban areas and contribute significantly to the urban economy, both through their formal and informal labor market contributions and production activities. Rather than looking at slums as “problem areas” that need “corrective action,” JNURM advocates that local governments recognize the contribution made by the urban poor and create mechanisms to provide security of tenure at affordable prices, improve housing, water supply and sanitation; and to ensure the inclusion of slum communities in providing other public services such as education, health and social security.

However, it is a widely acknowledged reality that the public sector, much like most other countries in the world, is limited in its capacity to marshal the technical, financial and human resources necessary to enable sustainable improvements to the lives of India's poor **at the scale** needed to begin to make significant inroads into overall urban poverty levels.

Parallel to the phenomenon of the urbanization of poverty runs the great Indian story of rapid economic growth led by an emerging and dynamic private sector. The Indian economy grew by 9 percent in 2005, 9.7 percent in 2006 and 9.1 percent in 2007. If sustained, this rate of growth will double average income in a decade. Increased

economic growth has helped reduce poverty, which has begun to fall in absolute terms.¹ In the service sector, where government regulation has been eased or is less burdensome – such as communications, insurance, asset management and information technology – output has grown rapidly, with exports of information technology-enabled services particularly strong. In certain segments of the infrastructure sectors that have been opened to competition, such as telecommunication and civil aviation, the private sector has proven to be extremely effective and growth has been nothing short of phenomenal.

CHF hypothesizes that it is private sector growth that might represent the best hope for slum dwellers to escape the cycle of poverty and participate more fully in the expanding Indian economy. The supply and demand markets of India's urban economy are important drivers of the nation's economic growth. It is also the bridge between the domestic economy and the global economy. It is a bridge we must strengthen.

To do so, it is imperative that the burgeoning numbers of the urban poor are effectively integrated into the growth processes as producers and suppliers of goods and services, as part of the productive labor force, and as informed consumers who offer readily-accessible and viable markets for the private sector.

Slum Communities as a Resource for Economic Growth: Enhancing Opportunities for Maximizing their Potential

Employment: The urban poor have already begun to enjoy some of the fruits of Indian economic growth as thousands of new, though often low-paying, jobs have been created in the “modern” economy. In fact, due largely to private sector-led growth, there is consensus that the percentage of Indians living below the poverty line has fallen significantly over the past decade as India has integrated itself into the globalized economy. These positive effects have, nonetheless, yet to be translated into significantly improved living conditions for many of the poor. In order for this to happen, large numbers of ***higher value employment needs to be created.*** There are many opportunities for the private sector to lead the way by creatively tapping the full potential of slum dwellers.

Expanded investment by the Indian private and public sector in vocational training and education, coupled with broad-ranging labor market reforms to enhance employment in the formal sector, are keys to creating a more skilled workforce among the urban poor that can be effectively linked to higher-paying jobs in manufacturing, retail and the service sector.

Micro and small enterprises – Indian slums are bustling with micro and small enterprises within the retail, manufacturing, service, repair and distribution sectors. Many of these businesses are, however, informal. As such, they find it difficult to break into the value and product chains that would enable them to expand their businesses and increase their profits. Their opportunities for growth are also often constrained by limited access to capital and to wider markets. ***Formal private and public sector investment to foster market-based incentives to integrate these enterprises into the value chains of larger firms as suppliers of goods and services could***

¹ OECD, Economic Survey of India 2007

significantly enhance the economic conditions for the thousands of slum dwellers who are already engaged. Such efforts will of course need to be preceded by business development services, business and management training and product upgrade assistance to ensure that micro and small enterprises can create and provide competitive goods and services.

In addition, **micro and small enterprises require access to appropriately-designed and affordable financial products and services** that allow for expanding their businesses and for more effective integration into larger value chains. Considerable empirical evidence has demonstrated that the poor in both rural and urban areas can be trusted with loan capital and will put it to good use. Yet, urban slums in India continue to be underserved by both formal financial institutions and micro-finance institutions. Downstreaming of formal financial institutions and expansion of micro-finance institutions are needed in order to unleash the full economic potential of slum dwellers.

The Urban Poor as Markets: Expanding Opportunities for Increased Investment

Housing, infrastructure and utilities: There is tremendous potential for the private sector to substantially increase its investment in housing and related urban infrastructure and services (e.g. water and sanitation) in India's slum communities. Recent estimates indicate an urban housing shortage of approximately 24.7 million units in 2007, which is expected to grow to 26.5 million by 2012.² Most of the shortage is for low-income families. However, the shortage of housing for low-income families does not translate directly into effective demand, due to the inability of the poor to afford current housing and infrastructure solutions. The private sector could help to create this effective demand and significantly expand its market for housing and related infrastructure and services in urban slum communities through improved tailoring of its products -- financial, manufactured, and service-related -- to the specific needs and financial capacities of the urban poor. In so doing it would also improve the living conditions of slum dwellers.

Goods and services: The urban poor in India poor represent a potentially huge latent market for private sector goods and services. It is estimated that the urban poor living at the so-called bottom of the pyramid (with annual incomes of less than \$3,000) account for 31.1 percent of India's national household expenditures, which are estimated at \$1,422 million.³

One of the major reasons why large-scale firms and service providers have avoided the urban poor is that marketing to the poorest is a challenging task. The poor often lack regular cash flow, have little or no access to affordable credit, and live in urban slums that make traditional methods of advertising and distribution difficult, if not impossible. Most of the urban poor, especially slum dwellers, are part of an informal economy where legal title or deeds to their assets are non-existent. Thus, **effective strategies to reach them require different approaches**, which, additional effort notwithstanding, can yield real dividends for the private sector.

² Government of India, Ministry of Housing and Urban Poverty Alleviation, *Report of the 11th Five Year Plan (2007-12) Working Group on Housing with Focus on Slums*

³ Hammond, Allen William J Kramer, Julia Tran, Rob Katz, and Courtland Walker
The Next 4 Billion: Market Size and Business Strategy at the Base of the Pyramid. March 2007. World Resources Institute

Such approaches could involve improving the financial accessibility of goods and services through single-use or other packaging strategies that makes them affordable and innovative business models (such as pre-payment) that achieve the same result. They could also involve improving the physical accessibility of goods and services through novel distribution strategies or deployment of low-cost technologies. This can be further aided through appropriately designed financing strategies ranging from micro-loans to micro-insurance, and from meta-finance products to mortgages.

It goes without saying that ***there are limitations and challenges to the private sector's ability to fully tap into the potential of India's slum dwellers***. These include the gap in the skill levels of many slum residents to meet the requirements of higher level private sector employment opportunities. They include the effects on worker productivity of living in poor and often unhealthy conditions that can result in increased sickness and absenteeism. Better child-care services are needed for women to take advantage of employment opportunities away from their immediate neighborhoods. A lack of affordable transportation restricts potential employment opportunities for the urban poor. Slum dwellers often lack reliable up-to-date information on potential employment opportunities. Options for adult education for slum dwellers are limited. There are countless other factors that contribute to the difficulty of slum dwellers to realize their full potential. And, yet, it is possible that these challenges may also offer entrepreneurial opportunities for people living in the slums as well as investment and small enterprise opportunities for businesses external to the slums.

The Public and Private Sectors and Civil Society: A Needed Partnership to Improve the Lives of Those at the Bottom of the Pyramid

The private sector cannot overcome existing barriers or meet all the challenges of slum improvement on its own. Nor can the public and non-governmental sectors. Rather, ***mutually reinforcing partnerships and creative alliances among these actors are needed*** to design effective strategies to unlock the economic potential of those at the bottom of the pyramid, lift them out of poverty and improve their standards of health and well-being. Each partner brings its own strategic advantages. The private sector has the investment capital and the intellectual capacity to design innovative solutions to draw out the full economic potential of slum dwellers. The public sector has the capacity to create an enabling environment through policy interventions, critical infrastructure investments or specific incentives (e.g. tax incentives, financing guarantees, etc.) to support and encourage the private sector to increase its investment in slum communities. Civil society organizations possess local knowledge and commitment to help communities organize and mobilize themselves to solve community issues. By playing to their strengths, while collaborating closely with each other, these various actors can maximize their ability to tap the huge economic potential of slum communities.

Colloquium Format and Intent: This Colloquium is structured to stimulate forthright discussion among creative business leaders and seasoned practitioners from the public, intellectual and non-governmental sectors about opportunities and impediments to unlocking the financial, physical and intellectual wealth of Indian slum communities. It is expected to result in a set of recommendations enabling the private sector to identify business and investment opportunities at the bottom of the pyramid in urban slum communities, and possibly spark some viable business approaches. It will also examine ways in which the poor can better access the production and commercial value chains of India's core economic sectors. Finally, it will examine the role of government in creating

a more favorable enabling environment for private sector investment in slum communities and identify priority physical, economic and social infrastructure improvements that can help entrepreneurs in slum communities expand their markets and improve their incomes.

The Colloquium is structured around three thematic sessions over the course of a day. Each session will be introduced by one or two “resource experts” to stimulate discussion, but the essence of each session will be the facilitated exchange of ideas among the participants. The success of the Colloquium will thus depend on the quality of the dialogue among the participants. The ideas generated by the discussion will be widely shared in order to help practitioners and entrepreneurs find better ways to engage with and profit from the talents of the urban poor. The Colloquium will open with a welcoming reception and dinner the evening preceding the formal program.

To get your minds focused on the topics in advance of the Colloquium, we are raising a few questions to stimulate the discussion.

Theme 1: (Private sector concerns). Where are the greatest opportunities for increased private sector investment in slum communities? What are the most serious specific constraints that hinder private sector efforts to increase investment in slum communities?

Theme 2: (Government concerns). What kinds of public sector interventions (social, economic, physical) and incentives will really make the greatest difference in helping to stimulate economic growth at the “bottom of the pyramid”?

Theme 3: (Civil society concerns). How can the poor get out of the cycle of low-paying jobs with little chance of breaking into the streams of commerce and production that could lead to higher value jobs? How can there be assurance of non-exploitive practices?

CHF International very much looks forward to your participation to make this a truly productive session. We are grateful to you, all of whom are distinguished in your own fields of expertise. You represent a rich resource and generous gift of time and creative ideas from private companies, national, state and local governments, civil society, academics, and international donors and foundations.

INDIA URBAN COLLOQUIUM

TERMS OF ENGAGEMENT: PRIVATE SECTOR INITIATIVES TO UNLOCK THE FULL ECONOMIC POTENTIAL OF URBAN SLUMS

Taj Residency Hotel, Bangalore, India

July 31- August 1, 2008
COLLOQUIUM PROGRAM

This Urban Colloquium will enable a select group of distinguished decision-makers to compare experiences, exchange ideas and take a fresh new look at the challenges and the “win-win” opportunities in urban slums. The challenges are those that derive from poverty; the opportunities are those that result from the combination of a dynamic Indian economy led by its creative private sector, the availability of incredible new technology tools, an enhanced willingness of governments to view the urban poor as assets and the boundless energy and entrepreneurship of the people in urban slums around the world.

It is CHF International’s belief that the range and types of “engagement” for the private sector is varied and exciting. During the course of our discussion, we anticipate that we will together identify opportunities for greater private sector investment in the “bottom of the pyramid” – opportunities that make good social policy and business sense and that also will help the urban poor lift themselves to a higher economic level. We will also seek to identify specific creative methods of fostering, enhancing, financing and encouraging the tens of thousands of informal enterprises owned and operated by the urban poor. Finally we will focus specific “bridges” that can be built to enable the children of urban slums to join the IT generation, create new service enterprises, meet technical skill gaps in the economy, and improve the economic future of their families.

Participating in the discussions will be a select group of distinguished private sector leaders representing a variety of industries; senior representatives of the public sector, international aid organizations and foundations; renowned scholars and journalists; and respected leaders of non-governmental organizations active in promoting the interests of the urban poor.

Two featured experts will commence each session, briefly framing the issues and challenging the participants to enter into a robust substantive dialogue calculated to generate actionable ideas and plans. It will be a highly participatory colloquium involving extensive across-the-table information-sharing, challenging discussions and creative thinking.

The ideas generated in this Colloquium will be published, transmitted to interested parties around the world and presented at the upcoming United Nations World Urban Forum.

CHF International is pleased to convene this Colloquium designed to address one of the most challenging issues facing cities and national leaders around the world. We and our supporting and research partners, the Bill and Melinda Gates Foundation and the Tata Institute of Social Sciences (TISS), respectively, welcome you all and thank you for your interest and commitment to the future of low-income families in urban centers around the world.

AGENDA

DAY 1

18:15 -19:00 Introduction

Mathew Chandy, Country Director, CHF India

Welcoming Reception

Remarks by Dr. Judith Hermanson, Senior Vice President, CHF International

19:00 -19:10 Documentary: *Where Hope Lives: Voices from India's Urban Slums*

19:15 -20:45 Dinner sponsored by CHF International

20:15 -20:45 Remarks by Guests of Honor:

- ❖ Mr. Arun Nanda, Executive Director, Mahindra and Mahindra Ltd.
- ❖ Dr. Melanie Walker, Senior Program Officer for Special Initiatives, Bill and Melinda Gates Foundation

20:45 -21:00 Wrap Up

Information on Agenda for August 1st 2008

Mathew Chandy, Country Director, CHF India

DAY 2

8:30 -9:15 Buffet Breakfast

Presentation of the Colloquium agenda

Sohini Sarkar, Senior Program Development Officer, CHF International

9:15 -10:45 Session 1 - From Dalal Street to Dharavi: Opportunities and strategies for the formal private sector to increase its investment in slum communities and to stimulate economic growth "at the bottom of the pyramid."

Featured experts: (1) Mr. Ashish Karamachandani, CEO, Monitor Group, India
(2) Mr. Kishore Kumar, Country Head, Investment Banking, HDFC Bank

Moderator: Dr. Melanie Walker, Senior Program Officer for Special Initiatives, Bill and Melinda Gates Foundation

10:45 -11:00 Coffee/tea break

11:00 -12:30 Session 2 - Governing Growth: How can the government foster an effective enabling environment, including strategic investments in economic, social and physical infrastructure, for private sector market-driven investment in slums?

Featured experts: (1) Mr. Thomas Benjamin, Principal Secretary Urban,
Government of Maharashtra
(2) Mr. S. Sridhar, National Housing Bank

Moderator: Mr. Donald Elliott, Clarion Associates

12:45 -14:00 Luncheon hosted by CHF International

14:00 -15:30 Session 3 - Emerging markets in shadow cities: How can NGOs and Community-Based Organizations most effectively partner with private and public sector stakeholders, as well as bilateral and multilateral donor organizations, to strengthen entrepreneurial talent, employment opportunities and vibrant markets in urban slum communities?

Featured experts: Ms. Sheela Patel, Co-founder, Society for Promotion of
Area Resource Centres (SPARC)
Mr. Ramesh Ramamathan, Co-founder, Janagraha

Moderator: Mr. John Chromy, Vice President, CHF International

15:30- 16:15 Colloquium Wrap-Up and Participant Feedback: Dr. Subodh Wagle, Tata Institute of Social Science

16:15 - 16:30 Concluding Remarks: Dr. Judith Hermanson, Senior Vice President, CHF International