











Greater Manchester Savers

Our story so far



TIME TO CHANGE

They! can edit me out
Of my own words,
Ignore my truth
My voice,
They can take away choice

They can dominate berate and deflate my dreams I hide who I am in toughness, Street smarts and battered jeans

Trying not to look at my life crashing through the country's safety net.
All I have is empty promises from politicians I've never met.

You! can hear me
You can be beside me
You can use my experience to demand
That society sees my truth

You can tread gently in this war-torn land You can be fearless by being afraid too

You can witness and acknowledge Our power, our strength our creativity. You can support our shoots of hope With delicate sensitivity. You never have to apologise for being you.
Your difference is welcomed.
Then I know I don't need to apologise too
You can take risks and make
mistakes over and over
Then I know like me your human
We now stand shoulder to shoulder

We become allies with common goals
The power between us dilutes
as we play to our strengths
As we finally bring our work
together we are both the main event

It's time to hear It's time to heal

We can create dialogue That removes the chains

As we dare to work differently We begin to see change

Tina CribbinOctober 2019¹

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Abbreviations

- GDI Global Development Institute, University of Manchester
- GMS Greater Manchester Savers (www.gmsavers.org.uk)
- SDI Shack/Slum Dwellers International (www.sdinet.org)

Authorship

This report has been written by Dr Sophie King who facilitated the *Realising Just Cities* action research project 'Seeing the Inner City from the South'. Content primarily reflects the voices and opinions of participants in the process and members of the GMS network and this text has been agreed with the committee members of the GMS savings groups. Some of what follows is based on research analysis of both primary data and academic literature by Sophie King.

Introduction

Explore any urban neighbourhood in Greater Manchester - seek out its craft groups, its over 50s exercise classes, its food banks, parent groups, and meal clubs - and there you will find amazing women.

We call them Women Warriors: the lynchpins of communities that have experienced decades of economic, social and political disadvantage, communities where the Greater Manchester Savers operate.

Women have always played a critical role in community action in the UK (and across the world). Since the onset of austerity policies in 2010 which has reduced spending on public services and social support, women have been at the forefront of the battle to provide a safety net for the most vulnerable in our society. Most of the time they are also struggling with challenging personal circumstances of their own.

The gendered nature of this community action usually goes unrecognised. It is almost always unpaid, and the cost of activities are frequently shouldered by communities themselves.

Women's integral role in holding communities together against forces that impoverish and fragment them gives them astute insights into local aspirations, challenges, and motivations. Yet, such women are some of the least likely to have influence over the decisions that are made about their community. Places, in the context of Greater Manchester, where they and their families have often lived for generations.

This is a story of women-led change.

This booklet captures some of the experiences of a womenled poverty action network called Greater Manchester Savers. It takes stock of what Greater Manchester Savers have achieved so far, where the network is heading, the partnership support they would welcome, and why their approach matters.

This network has emerged following a series of community exchanges between women engaged in poverty action in Greater Manchester and activists from South African and Kenyan affiliates of the international social movement Shack/Slum Dwellers International (SDI). It was enabled by an action research project funded under the Mistra Urban Futures' Realising Just Cities programme (University of Sheffield) between 2017-2019.2 This work also draws on earlier and continuing support from the Global Development Institute (University of Manchester) and its collaboration with SDI, particularly within its teaching programme.

Most importantly, Greater Manchester Savers has been catalysed by the willingness of SDI activists in the Global South to share their histories and experiences; and by long-standing women community leaders in Greater Manchester who have brought their own experiences into this process and made it their own.

May 2020















This booklet shares key ideas that have underpinned the action research.





SHACK/ SLUM DWELLERS INTERNATIONAL

Urban poverty is a global phenomenon. It is also a gendered one, both in terms of impacts and community responses.

Since the 1990s, savings-based movements led by women from informal settlements across the Global South have been building community voice and engaging effectively with the relational drivers of spatially-concentrated urban poverty (see below). This has been principally through

two international networks called Shack/Slum Dwellers International and the Asian Coalition of Housing Rights. The Greater Manchester Savers network has been inspired by the work of the South African and Kenyan affiliates of SDI: the South African Alliance and Muungano Alliance.

SDI is a network of savingsbased movements in 32 countries across the Global South. 85% of the international membership are women who come together through local savings groups. Groups form federations of the urban poor from the community up to the city and national scale. Regular saving at neighbourhood level forms the movement's building blocks, creating trust and informal social welfare networks. Communities then gather data about their neighbourhood in order to develop projects and advocate for slum upgrading and more permanent shelter solutions.

SDI fosters community autonomy and leadership.
Alliances are managed carefully, ensuring the movement is driven from below, led mostly by women. Cross-class alliances through a professionalised central support agency is an important ingredient. The international network is led

KEY IDEAS: RELATIONAL URBAN POVERTY



The multi-dimensional character of poverty has long been recognised. Poverty is the result of historically unequal social, economic, and political relationships between different groups in society. It is perpetuated by these inequalities, together with discriminatory attitudes and behaviours towards people living in poverty⁵. These dynamics result in discrimination and exclusion from economic and political opportunities, and social or cultural spaces.

Relational poverty analysis focuses on these unequal societal relations and identifies effective strategies to reduce poverty and inequality. Bringing people living in poverty into dialogue with one another to identify collective strategies for change, including through partnerships with public agencies, universities, and other key actors within a city, are important foundations for creating more equal cities with less discrimination and exclusion, and reductions in poverty.

by a Board and Management Committee that ensures Federation leaders have a majority, helping to balance power inequities³.

Informal settlement dwellers experience strikingly similar power relations to residents in long-term disadvantaged neighbourhoods in the UK (see 'relational urban poverty' p.5). Communities can find themselves labelled as lazy, ignorant, or criminal and are discriminated against for where they live. Communities may be manipulated for party political ends. Activists may

"We teach people the saving you are saving today will save you tomorrow. We have learned a lot within the groups, within the federation - we have tools which can make us stronger (...) We have gone from being poor to being rich because we have known that information is power. Coming together, seeking information, that is power."

Anastacia Wairimu, Chair, Akiba Mashinani Trust, The Muungano Alliance struggle to cultivate self-belief and confidence among others in their ability to bring about change. Women often bear the brunt of poverty as single working mothers, informal care givers and community welfare providers. Communities can lack effective political representation, with decisions about their settlements made by wealthier classes and professionals without their inclusion. In many cases, communities are pushed to the margins of their cities as authorities chase dreams of 'the world class city'.4



























MUMS MART

Mums Mart is a women-led community association that began in 2015 after a single mum broke down in the school playground, tired of the strain of living on welfare as a single parent, with the school drop off the only adult conversation she had all week.

Some of the mums talked it. through and realised many women were strugaling with similar problems. They started bringing their families together at a local church for a meal. and then for monthly markets that could raise money to take families on day trips and weekends away. From the outset, Mums Mart was about bringing women together for peer support and to develop positive needs-driven and community-led initiatives that could alleviate poverty and promote wellbeing.

When members of Mums Mart met activists from the South African Alliance in 2015 and 2016 (who were in Manchester to teach at the University), the idea of building community

Mums Mart

Miles Platting Savers

On Top of

Mums Neighbourhood networks

Ridgway Street Savers

Brinnington

and alleviating poverty through women-led savings schemes resonated strongly. Mums Mart set up the first SDI-style savings group in Manchester in March 2016.

the World

Greater Manchester Savers ▼

SDI savings federations have historically been based in the Global South and new federations are mentored by mature federations in neighbouring countries. South Africa is a long way to travel, but fortunately through SDI's teaching partnership with GDI, Mums Mart were able to maintain a relationship with the South African Alliance.

Savers

As their relationship developed, Mums Mart began to reach out to other women's groups in Greater Manchester to



exchange ideas and learning.
Together with Sophie King
at the Realising Just Cities
programme (University of
Sheffield), and with support from
the South African Alliance and
GDI, Mums Mart and a group
called Lower Broughton Life in
Salford co-designed a 30-month
action research project focused
on exploring SDI ideas and
approaches within the Greater
Manchester context.

Since then, Mums Mart
has carried out numerous
community exchanges with
groups across Manchester,
Salford and Stockport. Four
more women-led savings
groups have started up and
are working hard to bring
residents together to share
challenges and develop local
initiatives during weekly savings
meetings. Together, they are the
Greater Manchester Savers.

KEY IDEAS: HOW DOES SAVINGS WORK?⁶



A small informal group of women begin a savings club. They meet regularly (usually weekly) and by saving small amounts together at the same time they build trust and a culture of savings. When they meet they share their problems which helps with health and wellbeing. If someone is missing they get in touch to make sure they are okay.

Over time, they recognise that many women have the same problems and some of these are linked to gaps in services and community infrastructure. This is also triggered through local exchanges with other community groups. Women work together to think about what is available and what is missing in their area. They look for what is already there and seek

to build on those strengths, and to network initiatives together for a stronger local and united voice.

Savings groups continue to support each other and mobilise new groups. The groups begin to form neighbourhood-based and city-wide networks. Working together with a central support agency, networks begin to form alliances with key agencies, professionals and local authorities who can work with them to develop innovative poverty-reducing solutions to local challenges. Capability emerges for resident-led neighbourhood planning and developments which have local ownership and are more relevant to local priorities. These developments help to reduce poverty.



Action

INTERNATIONAL EXCHANGES

Over 24 months, women from Manchester, Stockport and Salford, took part in international learning visits to the Gauteng, North West and Western Cape provinces of South Africa, and to Nairobi. They also hosted SDI activists from the Muungano and South African Alliance in Greater Manchester. UK participants saw first-hand how savings can be used to network low-income women together in a sustainable way, and how to develop collective priorities for povertyreducing local development.

Members of the Kenyan and South African savings federations and allied support professionals reported that hosting British visitors brought additional credibility to their movements locally. They also remarked on how understanding what is happening in different parts of the world helps members to see their own work and context with fresh eyes.

"Hopefully, by building a more global movement, then the understanding will deepen, the understanding in government and with development partners and the UN and others... Don't look at the Global South as a unique case... It's the same exclusion, different contexts"

Jack (SDI Kenya, Muungano Alliance)

"There are poor white people!" So, because we come out of our history, people just see whiteness as affluent-ness, and that was really a dealbreaker with them to say, "Yah, guys, the world has changed"

Melanie (Informal Settlement Network, South Africa) "We're all in the same boat, we've got the same issues, and we've got the same issues as Africa's got and we're thousands of miles apart... and it's just this coming together and learning from each other, nobody's got the right answer but we can all struggle through to try and get it"

Sharon (Mums Mart, Manchester)

"It was brilliant to learn about what they are doing and be able to put their concepts into our own little way... to be able to take so much back...we weren't expecting to be able to take that much back"

Caitlin (Mums Mart, Manchester)

COMMUNITY EXCHANGE AND SAVINGS MOBILISATION

The savings approach is strongly rooted in communities teaching and learning from each other on the basis of their own experiences. After the first international exchange to South Africa, Mums Mart began holding regular community exchanges with other women's and residents' groups across Greater Manchester and in Sheffield

Through these exchanges, groups have been able to jointly analyse challenges and compare experiences. They have learned from each other's approaches to reducing poverty and building community in their neighbourhoods. In Manchester, the Miles Platting Community Grocer initiative was able to mentor Mums Mart in how to run a low cost food shop while Mums Mart were able to teach Miles Platting Community Grocer about savings.



"I have learned that savings does work. It does work – with the right frame of mind, the goal, the right people behind you, the right motivation..."

Donna (Brinnington Savers, Stockport)

As more groups became interested in savings, more international exchanges took place, making it possible for people to deepen their understanding of the savings-based approach and the importance of women's leadership.

"GM savers has really made me think about my relationship with money. I feel uncomfortable around the subject. I have an inbuilt reluctance to savinas. I can totally get why, when I have brought it up to others in my community they just give me "that look" are vou serious?!... I was never taught how to manage money because we never had any I was taught how to survive without. And I did for vears and years and if money did come I blew it on things that gave me a glimpse of another life just for a moment. But mostly I gave and give it away to people who I knew needed it...This I realise is an act born from fear. and a total belief that money doesn't belong with the likes of me."

Tina (On Top of the World, Manchester)

Our story in numbers

(May 2017-January 2020)

15

GM residents visited Kenya & South Africa

3 Exchanges

Savings groups established

Community exchanges between GM groups

3 2

New residentled community networks established

Days of experience sharing through Inner City Exchange Manchester gatherings with participation from groups in 10 different communities

City-regional network established:
Greater
Manchester
Savers

Support agency established:
Community-led
Action and
Savings
Support

COMMUNITY-BASED RESEARCH AND PLANNING

Mums Mart carried out two community consultations in Sharston, Wythenshawe, between 2018 and 2019 seeking people's views on possible uses of a derelict caretaker's flat, and proposals for housing development on one of the last community greens in the area.

After receiving ideas and support for adapting the caretakers flat, Mums Mart are now co-financing the cost of turning it into a women-friendly advice and wellbeing space, using money generated by their own activities in the community. Local residents will be able to access the space for free and it will be used to bring relevant services and information into the community.

A new residents group and a community network have emerged out of community consultation about the challenging trade-offs between housing developments and green space in the area. "The people in our savings group are adding to another pot, the money is going to the flat, Mums Mart put a percentage of their markets in. This is what they do in Africa it's called co-financing, we will hopefully raise 10% of the cost."

Sharon (Mums Mart, Manchester)

Community groups have also begun working with architecture and planning students as they analyse local priorities and begin to develop relationships with their local Housing Association and Manchester City Council around these ideas.

Three other neighbourhoodbased networks of local faith and community groups are also forming across North and Central areas of Manchester as savings groups encourage dialogue about how to strengthen local relationships and create resilient communities where people love to live.

INNER CITY EXCHANGE MANCHESTER

Inner City Exchange Manchester is a new platform, initiated by the Greater Manchester Savers network in 2019, through which community activists from ten neighbourhoods across the city have come together to share experiences and ideas and support each other in their work.

People have shared stories about neighbourhood change over time, identified common strengths and challenges, and are now identifying shared priorities. Workshops have brought in external expertise on neighbourhood plans, community land trusts, and savings-based organising including presentations from the Muungano Alliance and Granby Four Streets community land trust in Liverpool.







"As a community activist you run round firefighting (...) you're trying to get things done, you don't have time to reflect. You don't see what you're doing. You can't see a bigger picture. And actually, going to Inner City Exchange has allowed me to see the bigger picture. And it's also made me realise there's strength in that, I feel, and I hate this word, empowered (laughter) - pissing hell, I'll think of another word."

Tina (On Top of the World, Manchester)









Impacts

SAVINGS AND SOCIAL WELFARE

No one is likely to travel to the bank to deposit a pound or two, but saving together has encouraged savings group members to put aside small amounts of money for expensive times of the year like Christmas or the new school year. Savers discuss how they are creating 'a culture of savings' among people who previously never thought of savings because they didn't think they could afford to.

All groups report that their weekly savings meetings and associated activities like meals, markets, and social events, are helping to reduce social isolation in their community and helping members cope with anxiety and depression.

Groups also care for each other and other members of their community. Savings



"We're like a family, if anybody doesn't turn up that week we're like well where are they? We'll get in touch... we're like a little community"

Maria (Mums Mart, Manchester)

groups have made donations to local families at times of bereavement and supported families at times of financial stress with contributions in cash or in kind.

ASSOCIATIONAL CAPABILITIES

In a context of communities which have become fragmented over time (see 'Place-based collective action...' p.19), Savers report having seen trust grow between local residents through their activities, with people who would not previously 'join in' with community meetings and events becoming members and even leaders within their groups.

Group members have developed skills in community engagement, constituting and managing a group transparently, communicating with members and other people in their community, organising events and meetings, running savings schemes, community consultation, public speaking, and forward planning within their own groups and together with others in the GM Savers network. Women who had

never done any public speaking before have now lectured at university and spoken at conferences to over 200 public policy makers, academics and practitioners. This has changed the way women feel about their personal experience, expertise and abilities.

Many members believe more strongly than ever that by working together they can help reduce poverty and overcome negative social attitudes that are held about their community. Others believe more strongly in their ability to relieve poverty, but are still not confident that they can change the way that people in positions of power include them in their planning and decision-making.

One group that started up struggled to develop and decided not to continue. This was linked to relationships between members being relatively new, the challenges of combining living on a low income with childcare responsibilities and low paid work with community work; as well as constraints on the level of development support available at the time, and a

complicated local organisational landscape. Members in the network recognise that this is part of the process. Groups may drop out but come back again later when they have the capacity, and it is important that existing groups continue to reach out and offer support.

Through community dialogues and neighbourhood networks, trust has also grown between formerly separate groups within an area. For example, in Miles Platting, people from existing and more newly arrived groups within the area have overcome tensions sparked by regeneration to work together to bring the community together and identify local priorities and positive projects for neighbourhood improvement.

Through Inner City Exchange gatherings, and Greater Manchester Savers network meetings, communities report a stronger sense of what they have in common including through a collective experience of injustice; and are committed to working together for positive change.





"I love the fact that I now know I am not alone in my thinking"

Inner City Exchange Participant

PARTNERSHIPS AND ATTITUDE CHANGE

Through local and international community exchanges savings groups have learned – or have deepened their understanding - about the importance of developing positive relationships with other groups, organisations and agencies and working collaboratively in order to achieve positive change for their community.

Locally, Savers looking for ways to reduce poverty and inequality in their neighbourhoods, have been supported to work together with other community groups and stakeholders such as NHS and local authority neighbourhood teams and housing associations. Projects like the co-financing and design of a new wellbeing space for women in the Sharston area of Wythenshawe are positive examples of how Savers are strengthening their capability to work in partnership with others to achieve positive povertyreducing change for their neighbourhoods.



GM Savers have also developed partnerships with universities and urban development agencies. Examples to date include teaching and research engagements with the Manchester School of Architecture, Planning and Environment and the Global Development Institute at The University of Manchester, and support with local visioning and spatial analysis from URBED.

Savers express the hope that they have begun to change the way that external stakeholders think about their groups and the capabilities within their communities "The work you are doing is so important. Why do we never hear these voices in the media? We only see dependency and crime"

Workshop participant

"This is the first time that this community has organised an objection to a planning proposal in the twenty years I have been a councillor"

Ward Councillor (Manchester)



KEY IDEAS: PLACE-BASED ALTERNATIVES



Historically, collective action among working class communities in English cities has been characterised by top-down and often male-dominated organising approaches such as trade unionism and party political association. Tenants associations made limited social justice gains but have been weakened over time in response to wider economic and societal changes, particularly the fragmentation of housing provision and increasing privatisation.

Many of the physical spaces within which positive social relations and collective identities were fostered have been closed down or 'redeveloped': pubs, churches, social clubs, communal green spaces. Sometimes, expensive new community spaces are developed by well-meaning regeneration professionals, which have a formal, institutional feel and are not seen as 'community' spaces by local residents.

The voluntary sector has increasingly been diverted into a service provision role since the 1990s. This has involved the adoption of a managerial public service culture which sucks energy into project-based reporting against pre-designed indicators. Less money is available for open-ended approaches focused on the flourishing of collective action in working class communities. Yet, many public and voluntary sector professionals are highly committed to social and environmental justice, and are seeking out strategies to advance these goals amidst rapid societal change.

Now is therefore a good time to explore alternative approaches for inclusive social change which explicitly strategize for women's leadership, protect an autonomous space for disadvantaged communities to build capacity and debate priorities, and which are also focused on developing positive partnerships with value-driven practitioners.

Reflections on community partnership

Through a series of reflections, workshop preparations, research analysis sessions, and in exchanges with each other over time, members of Greater Manchester Savers have identified a series of factors that make their action on poverty easier and more difficult. Some of these will be discussed in separate research publications (see 'further information'). What follows is an attempt to draw on and summarise just some of these experiences into a few key messages for readers who may be interested to work with savings groups in the future. Direct quotes have been anonymised.

Through their community action, Savers have encountered people with a responsibility for neighbourhood working within the council, the NHS, housing associations, and in the faith

and voluntary sectors. They recognise that everyone is working within a challenging environment for community work with significant reductions in funding since 2010 and many pressures on people's time. They know that people are often working in response to top down directives or targets that they have limited control over. They recognise that communities can also be challenging places to work and people don't always treat each other, or external workers with respect and that can be difficult.

Most of the Savers who contributed to these reflections have had positive experiences of partnership with external people who have come into their communities to work with them. However, they are also aware that some professionals find themselves doing

community work having had very little experience of working effectively with communities. Others come with their own agendas.

"When you talk about community, you're not talking about the whole community, you're talking about the people you've got in the room. They're human beings, they've got emotions and stuff like that and they've got opinions that you maybe don't even agree with, but that's fine. And the other thing, you've got to build a trust and they've got to invest in you before they invest in the project."

Community Practitioner (Manchester)

BEING HUMAN

One Saver reflected that "We are just people and you are also just people". Sometimes it can feel to community activists that workers who come to meet with them are hiding behind a professional mask. Savers wanted professionals to understand that "we can see behind your mask". They felt it would be easier if professionals could just "be human" in their interactions, in other words, "just be themselves".

As another Saver expressed "You don't have all the answers and we don't have all the answers", but women engaged in community action do have expert knowledge about their community. Community activists would like their expertise recognised and valued alongside technical forms of knowledge when attempting to develop solutions to poverty or other challenges within a particular locality. And also for external professionals to recognise and demonstrate sensitivity towards the stresses and strains that they are working under without pay.



"Be aware of the baggage I am carrying... I feel like I am at war... I may have had someone knocking on my door at 2am...I may have just left someone dying of cancer...don't expect me to be appropriate or use appropriate language"

Manchester Saver







TIME AND TIMING

Service providers may not have lots of financial resources but an equally precious resource is time. Savers expressed the wish that professionals would spend more time understanding local concerns, priorities and aspirations – not by inviting people to a consultation drop in - but by spending time at people's own projects, initiatives, or centres talking and listening – and bringing residents into contact with people who can help them identify and refine their priorities, ideas or approaches.

Communities need time to discuss and reflect collectively in order to participate meaningfully in setting local priorities or responding to new proposals. Savers reflected that it is more helpful in the long run if professionals support communities to think things through for themselves, in dialogue with each other, rather than offering answers and solutions. This hands the power to local people to solve problems and then seek out constructive partnership and larger scale investments

where these are needed. As well as drawing on their own experiences, Savers have identified these lessons after experiencing and reflecting on the approaches developed by South African and Kenyan SDI affiliates.

Reflecting together with housing activists and a representative from the Muungano Alliance, Savers have articulated the importance of professionals and academics taking a long-term perspective when engaging with communities. This is possible even when someone is on a short-term contract or working on a time-limited project. Savers would like professionals to think about how they can build a longterm relationship with a group or a community; how they can work together to develop future partnerships that will benefit that group or community; and what relationships and connections they can bring to the community that could benefit them.

The other side of this coin is a plea to avoid wasting people's time which is already under so much pressure, and to recognise community time financially whenever possible. This includes not taking up

people's time for tokenistic purposes that do not create meaningful opportunities for influence, and being clear from the beginning about the limitations on any consultation or funding process.

"Tokenism gives birth to apathy" said one discussant, but "not engaging can also be a protest" said another. If participation in "invited" professional processes is regularly very low in a particular community, this does not mean that people do not care about the issues being discussed or addressed. It can often have more deepseated causes that can only be effectively addressed through careful and long-term relationship development.

CONFLICT AND CHALLENGING OPINIONS

Savers recognise that communities are full of conflict. "Be brave in your border crossings" said one Manchester Saver. It is often not easy and, as another Saver suggested, "if you are feeling uncomfortable then you are probably doing something right".

Communities with savings groups are often experiencing rapid changes in difficult circumstances and there is a need for more careful facilitation of relations between different groups of people in a neighbourhood. This is especially the case where people's every day experience of their neighbourhood has been transformed through redevelopment. Savers described how community members may express views or take actions that make professionals uncomfortable. They may even sometimes be considered aggressive, extreme, or excluding in their behaviour.

The appeal from members of Greater Manchester Savers reflecting on such challenges is to engage with them, seek to understand, find people to work with to dig deeper into the causes. Above all, avoid labelling groups or whole communities in negative terms and then turning your back. This will only push people further away.

"If you are feeling uncomfortable then you are probably doing something right"

Manchester Saver



"When there is a crisis people are always looking for somebody to lead them... if the councillors leave you to it there's no leadership... so you look for someone to come along and say this is happening in your community and I'm going to lead you out of it ... and people go, OK I'll follow you then"

Manchester Saver

"You feel like you can't go to that part of the estate anymore.... Like, what used to be a school and a gym is now a load of posh houses and you just feel like you can't walk past them, it sounds crazy but I just can't go there! And they've knocked down a church recently and they've put a B and M express there, and it's just.... Everything's changing"

Stockport Saver



COMMUNITY BUILDINGS AND COMMUNAL GREEN SPACE

An important theme in discussions has been the loss of so many of the physical spaces where people used to come together as a community. These community leaders fully support the provision of more housing for social rent but expressed that more could be done to identify brownfield or commercial sites where different types of housing can be built.

One representative from a national housing association admitted that developing on small green spaces within low-income communities using land that they already own is the easy and affordable option. This is resulting in the depletion of good quality green space in communities, where people can interact socially in the open air with their neighbours, with negative impacts on mental and physical health.

While discussing how to save a community green in Wythenshawe, local residents

learned of research suggesting that children in deprived neighbourhoods are nine times less likely to have access to green space than children in more affluent areas.8 Savers perceive that the planning system favours developers and provides little scope for communities like theirs to have an influence. Savers and other residents in their community networks are interested to work with others to understand what can be done to push for reforms that give a more equal say to a broader range of stakeholders.

Savers also stress the importance of having community buildings which look and feel like community spaces to a sense of collective identity among residents, and to their ability to come together as a community.

Community leaders have shared how community buildings designed by external professionals and owned and run by the council rarely feel like this. They are often institutional, formal spaces that people don't feel a sense of ownership over. Discussions revealed that people understand how community

ownership and governance of buildings can be difficult and lead to legal wrangles when initiatives fizzle out. However, some Savers have suggested that community groups need support to learn about successful examples rather than concluding that community ownership should be avoided.

"Local residents discussed how they would like to see our greens being used in the future and developed their own plans to turn the area into a village green corridor with community gardens, natural play areas for the children, wild areas for bees and butterflies. We all support the need for social housing (...) But we feel very strongly to take the last two green spaces away is an unfair burden on us as a local community. Green space is also important especially in an area with such poor mental and physical health and 25% of children with obesity in the area".

Member of a neighbourhood network, Manchester



THE CONSULTATION ILLUSION

In 1969 – fifty years ago – Sherry Arnstein wrote about "the heated controversy over "citizen participation," "citizen control," and "maximum feasible involvement of the poor," in an article containing the below diagram which came to be known as 'Arnstein's ladder'.

Savers and other residents in their networks have been debating what could be done to move mechanisms for local participation away from

"People don't realise, we fight all the time and it takes so much out of you. You are dealing with people in the community but this constant fight with people who are there to represent your views, paid to look after you, you know to work with you. You spend a majority of time chasing people who should be doing what they are doing, but they are not..."

Manchester Saver

tokenism towards meaningful partnership and power sharing. There is a sense within these discussions, that if the focus could move to how communities work with agencies and authorities before a plan or initiative has reached 'consultation' stage then real progress could be made in creating neighbourhoods and cities that work better for people.

With regards spatial planning in particular, there is a clear desire among the Savers and Inner City Exchange networks for more meaningful resident involvement in local development planning processes at much earlier stages. Individualised consultation over small development projects and plots of land is not the same. Low response to consultation does not equate to people being happy with a set of proposals or not caring. It may also result from the approach that has been taken. Through their exchanges and discussions with local people, Savers have found that many residents would welcome the opportunity to work in partnership with local agencies and authorities



to develop more collaborative, innovative, and inclusive processes for planning the future of their communities.

Ladder of citizen participation



POLITICAL REPRESENTATION AND COMMUNITY ACTION

People participating in discussions from low-income neighbourhoods across the City of Manchester felt that the interests of their communities had been marginalised in favour of developers and top-down decision-making processes, and that the current system of political representation is inadequate. Savers had the impression that many people in their communities do not have a good understanding of how decision-making works locally or across the city. Some people don't know the difference between a councillor and an MP.

Savers have discussed an ideal situation where councillors are working in partnership with community-based groups to bring residents together to identify local priorities and then develop ideas for how to advance these together. The dialogues and platforms that the savings groups and their networks are trying to create could help with this kind

of capacity and partnership building. In some areas, Savers are trying to bring all the local groups in a neighbourhood into dialogue with each other and would also like to support and participate in existing local decision making forums and processes.

Some participants were concerned that attempts to bring people together that are not started up and controlled by the council or other large agencies can be viewed with mistrust. Savers have learned from movements in Kenya and South Africa that creating space for communities to have independent dialogue while also working hard to build partnerships with local government and other professional agencies are both really important to creating a sense of collective identity and the capability to achieve positive change by working together.







Greater Manchester Savers Next Steps

Since June 2019, GMS have been working in partnership with a new charity called Community Led Action and Savings Support (CLASS). CLASS supports community-led processes. CLASS responds to the expressed interests and needs of savings groups and their networks facilitating technical partnerships where these can support communities to realise their goals. CLASS also supports savings groups to network together and with other groups locally, nationally, and internationally, to share ideas and strategies for reducing urban poverty and inequality.

GMS and CLASS both continue to learn from the experiences of SDI affiliates across the world and their long histories of community federation partnership with charitable support agencies. This is facilitated by SDI's long-term partnership with the Global Development Institute.

An important focus for the future is on how to deepen and broaden the impacts of the savings approach including through relationship development with communities in other towns and cities across GM, and also across the North of England. This has already begun in Sheffield, where exchanges have taken place and a new savings group is under discussion.

As this publication was nearing completion the world was struck by the Coronavirus pandemic. The speed with which underresourced community groups have organised to ensure basic needs are being met in their neighbourhoods is testament to the critical role they will necessarily play in what is likely to be a turbulent future. Together with the stark health inequalities between deprived and affluent neighbourhoods revealed by the pandemic in England and Wales¹⁰, this has

strengthened our belief within the GMS-CLASS alliance, that our work is becoming ever more important amidst mounting and multiple economic, social and environmental crises.

From 2020, Savers will be focusing on the following impacts while, as ever, adapting to the rapid changes facing their communities.

Wellbeing and community resilience: Groups across the GMS and Inner City Exchange networks launched straight into emergency response as social distancing and isolation came into force and are supporting each other online through information and resource sharing and collective problem-solving.

Together GMS and CLASS will be carrying out monitoring and research work to analyse the situation as it unfolds and develop flexible and fastmoving responses which protect wellbeing and focus on maintaining and building future resilience among community associations and their networks from the neighbourhood to the national and international scale. CLASS will work with GMS to ensure their practice, analysis and learning are effectively communicated through local and national networks and media.

Financial and digital inclusion:

CLASS and GMS leaders will be developing the digital skills of all the individuals and groups within the GMS and Inner City Exchange networks to enable them to continue to build trust, relationships and local knowledge throughout the pandemic and its aftermath. Digital inclusion work will focus on the adaptation of the savings approach to digital technologies both for the crisis period and in ways that create new community capabilities ready for when the pandemic situation abates.

Needs-driven urban development: Savers will continue to work in partnership with other local groups and public and voluntary sector partners to create dialogue about their neighbourhoods and gather data in support of local priorities and bottomup visioning for their area. There will now necessarily be a strong focus on addressing health inequalities and building resilience to economic, social and environmental crisis.

Collective identity across disadvantaged areas: Savers will continue to organise the Inner City Exchange platform bringing groups together from across the city for peer support and to identify common issues of concern that can be addressed collectively. expanding this city-wide process to other boroughs and cities over time. We hope to move towards networking neighbourhood groups together at a national level. In 2020-21, CLASS will be working in partnership with the Inner City Exchange Manchester network to advocate for the inclusion of disadvantaged communities within the planning process for the new Manchester Local Plan: the 2023-2028 development strategy.

Creating and exchanging knowledge for inclusion: In addition to public speaking and university teaching, in 2020-2021, Savers and area networks will be working together with One Manchester, Wythenshawe Community Housing Group, parts of Manchester City Council, and URBED, to explore the conundrum of 'inclusive neighbourhood planning' through a University of Sheffield-funded action learning initiative. Look out for updates on the www.gmsavers.org.uk website.



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GMS would also like to acknowledge the contribution made by all the participants, members and supporting groups involved in the action research, the Greater Manchester Savers network, Inner City Exchange Manchester and the many community exchanges that have taken place in GM, across the UK and internationally. It is impossible to mention everyone but we would particularly like to acknowledge the contribution of the following groups, organisations and departments.

Acorn Coop Support

An Even Better Arbourthorne

Anson Community Grocer

Big Local Collyhurst residents group

Brinnington Savers

The Broughton Trust

Brownley Green Action Group

Brownley Green Methodist Church

Wythenshawe

Carisma

Catalyst Collective

Collyhurst South Tenants and Residents

Association

Community Finance Solutions -

University of Salford

Coverdale and Newbank Community

Association

Crondell and Broadfield Road Alley

Greening

Dialogue on Shelter for the Homeless

in Zimbabwe Trust

Fallowfield Community Grocer

Global Development Institute -

University of Manchester

Granby Four Streets CLT, Liverpool Greater Manchester Housing Action

Harpurhey Neighbourhood Project

Healthy Me Healthy Communities

Involved Salford

The Kenyan SDI Alliance (Muungano Wa Wanavijiji, Akiba Mashinani Trust &

SDI Kenya)

Lower Broughton Life

Manchester Street Poem

Many Hands Craft Collective

Miles Platting Age Friendly

Miles Platting Community Grocer and

Savers

Mistra Urban Futures

Monday Movers

Mums Mart

New Moston Neighbourhood Watch

On Top of the World Savers

Out of Africa Events

Parish Church of the Apostles Miles

Platting

Participate Projects

Planning and Environmental

Management – University of

Manchester

Praxxis - Manchester School of

Architecture

Ridgway Street Savers

School of Environment, Education

and Development - University of

Manchester

The South African SDI Alliance

(Federation of the Urban and Rural

Poor, Informal Settlement Network, and Community Organisation Resource

Centre)

Stretford Women's Institute

Tenants Union Manchester

On Top of the World

United Estates of Wythenshawe/The

Copperdale Trust

Urban Institute & Urban Studies and

Planning – University of Sheffield

URBED

Waymarking

Women's Aid

Endnotes

- 1 Tina Cribbin wrote this poem in preparation for an international conference workshop on "Knowledge coproduction with communities and activists". Tina's first poetry collection 'Classphemy' was published in 2019 by Empire publications: http://www.empire-uk. com/classphemy.html.
- 2 Research data was gathered in the form of reflexive interviews and focus group discussions with participants, semi-structured interviews with public and voluntary and community sector stakeholders and local councillors, collaborative analysis reflections across the savings groups, and the capturing of ethnographic data through reflexive interviews focused on the experiences and observations of the research facilitator. Academic publications reporting on the research findings will follow in 2021. There were three core research questions:
 - i) What does it mean for community action to be genuinely resident-led? What is the value in resident-led, neighbourhood-based, poverty reduction processes?
 - ii) What are the facilitators, challenges, and limits on resident-led urban poverty action in GM (and post-industrial English cities more widely)?
 - iii) How can the experiences of women-led savings-based urban movements in the Global South offer new pathways to knowledge, action and change for neighbourhood activists in GM (and post-industrial English cities more widely)?
- 3 See http://knowyourcity.info/governance/ for more detail on SDI governance structures.
- 4 Satterthwaite and Mitlin (2014) Reducing Urban Poverty in the Global South (London: Routledge).
- 5 Mosse (2007) 'Power and the Durability of Poverty', Chronic Poverty Research Centre Working Paper 107 (Open Access: http:// www.chronicpoverty.org/uploads/publication_files/WP107_Mosse. pdf)

- 6 See for example d'Cruz and Mudimu (2013) 'Community savings that mobilize federations, build women's leadership and support slum upgrading', Environment and Urbanisation, Vol 25, Issue 1, 2013 (Open Access: https://journals.sagepub.com/doi/10.1177/0956247812471616)
- 7 Amin, A. (2005). 'Local community on trial'. Economy and Society, 34, 612-633; Craig, D., & Porter, D. (2006). Development Beyond Neoliberalism? Governance, Poverty Reduction and Political Economy, (London: Routledge).
- 8 National Children's Bureau 2013 https://www.kingsfund.org.uk/ projects/improving-publics-health/access-green-and-open-spaces-and-role-leisure-services
- 9 Arnstein, Sherry R.(1969) 'A Ladder Of Citizen Participation', Journal of the American Planning Association, http://dx.doi. org/10.1080/01944366908977225
- 10 'Calls for health funding to be prioritised as poor bear brunt of Covid-19' The Guardian, Fri 1 May 2020, https://www.theguardian. com/world/2020/may/01/covid-19-deaths-twice-as-high-in-poorest-areas-in-england-and-wales

Further information

Greater Manchester Savers, CLASS, and Inner City Exchange Manchester www.gmsavers.org.uk

The Muungano Alliance (Muungano Wa Wanavijiji) www.muungano.net

Mistra Urban Futures www.mistraurbanfutures.org/en

Realising Just Cities UK at the University of Sheffield www.realisingjustcities-rjc.org

"Seeing the inner city from the South" - a research project of the Realising Just Cities programme) - www.communityledorganising-rjc.org. Future research publications based on this research project will also be made available on the www.gmsavers.org.uk website.

Shack/Slum Dwellers International www.sdinet.org

South African SDI Alliance www.sasdialliance.org.za/



















