

UPGRADING OF LOW INCOME URBAN SETTLEMENTS

COUNTRY ASSESSMENT REPORT

MALI

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FOREWORD

Background to Study

The *Africa: Regional Urban Upgrading Initiative*, financed in part by a grant from the Norwegian Trust Fund, is examining and selectively supporting urban upgrading programs in Sub-Saharan Africa through a variety of interventions. One component of the initiative focuses on distilling lessons from three decades of urban development and upgrading programs in the region. Specifically, the objective of this component is to assess what worked and what did not work in previous programs for upgrading low-income settlements in Africa, and to identify ways in which interventions aimed at delivering services to the poor can be better designed and targeted.

As a first step, rapid assessment reports were commissioned for five Anglophone countries (Ghana, Namibia, Swaziland, Tanzania and Zambia) and five Francophone countries (Burkina Faso, Cameroon, Cote d'Ivoire, Mali and Senegal). Each of the ten Country Assessment Reports provides an overview of the history of upgrading programs and policies in a given country and presents project or community specific case studies to identify lessons learned. Taken together, these ten reports offer insight into the nature and diversity of upgrading approaches in Africa and highlight some of the challenges in and lessons learned about delivering services to the poor.

Acknowledgments

This paper is one of a series of ten country assessment reports. The study was managed by Sumila Gulyani and Sylvie Debomy, under the direction of Alan Carroll, Catherine Farvacque-Vitkovic, Jeffrey Racki (Sector Manager, AFTU1) and Letitia Obeng (Sector Manager, AFTU2). Funding was provided by the Norwegian Trust Fund for Environmentally and Socially Sustainable Development (NTF-ESSD) and the Africa Technical Department (AFT). Alicia Casalis and Chris Banes conducted the field work for the five Francophone and five Anglophone countries, respectively, and also prepared the draft reports for each of their five countries. Genevieve Connors provided extensive comments and was responsible for restructuring and finalizing the reports. Nine of the reports were edited by Lisa Van Wagner and the Zambia report was edited by Nita Congress.

INTRODUCTION

One year after the democratic election of 1992, Mali's District of Bamako instituted Save Our Neighborhood,¹ an informal settlement upgrading program. This program had an idealistic target: the rapid upgrading of 24 informal neighborhoods in the District of Bamako. However, various obstacles — political, institutional, financial, land tenure and operational — highlighted weaknesses in the program.

While the policy of clearing and demolition used by the former one-party regime was rejected under the new democracy, Save Our Neighborhood never had true control of land in either the informal settlements or in the future resettlement zones for displaced people. These resettlement zones were systematically occupied by new squatters, rather than the people for whom the zones were originally planned. Lack of land management was spiraling out of control, and in 1996, in order to stop land speculation, the Government of Mali suspended the distribution of land belonging to the State, an action which delayed the implementation of Save Our Neighborhood. In 1998, the Government of Mali created a Committee of Land Inquiry for the District of Bamako to analyze the land problems and present solutions. The first results and a list of propositions were presented to the Committee of Ministries in April 2001.

This study examines the background to this string of recent events and the history of upgrading in Mali.

1. PROBLEMS AND CONTEXT

1.1 The Country

Mali, located in northwestern Africa, is one of the world's poorest countries, with an estimated per capita income in 2000 of US\$240. According to the 1998 census, Mali's population was 9.79 million people. In 2000, the population was estimated at 10.6 million. The greatest population growth is concentrated in the southern provinces of Mali, particularly in the capital, Bamako, which is situated on the Niger River. The population density is very low: 8.7 persons per square kilometer; however, there are wide disparities in regional concentration.

The economy is predominantly agricultural, and crops depend almost entirely on irrigation or flooding from the Niger River, as 65 percent of the land is in desert or semi-desert areas. Droughts in 1969-74 and 1981-83 devastated the crops and cattle herds of the northern region and set off waves of migration to urban areas, mainly to Bamako. Mali is heavily dependent on foreign aid and is vulnerable to fluctuations in world prices for cotton, its main export. According the Human Development Index (HDI), Mali is

¹ Sauvons Notre Quartier (SNQ) means Save our Neighborhood.

ranked 165th out of the 174 countries listed by UNDP in 2000. Life expectancy is estimated at 42.6 years

1.2 Urbanization

Mali's urban population has grown at an annual average of rate of 5.2 percent between 1970 and 1995 and, at 3.1 million, makes up about 30 percent of the total population. It is expected to grow at a rate of 5 percent per year between 1995 and 2015.

The main cities are Bamako, the capital district, with a population of 1,016,000 according to the 1998 census, and five secondary cities with populations of between 50,000 and 100,000: Ségou, Mopti, Sikasso, Gao, and Kayes. The other cities in Mali have fewer than 40,000 inhabitants.

1.3 Problems

In Bamako, 45 percent of the population lives in precarious settlements². The continuous and rapid development of informal neighborhoods in Bamako results from the difficulty that people have in accessing urban land; the limited production of new plots in spite of growing demand; and the high prices of serviced plots. Because of the insecurity of land tenure, there has been low investment in the informal settlements, since residents are very cautious about investing in illegal areas.

In earlier efforts to upgrade urban settlements in Mali through the provision of serviced plots, cost recovery proved to be a major hurdle. In the past, the Malian Government had charged only token amounts for the right to settle on unoccupied land, and did not readily accept the new proposed World Bank policy of cost recovery. The Bank and the Government also disagreed on the service levels and construction standards for serviced plots, and on the size and shape of the plots.

2. CURRENT SITUATION

2.1 Housing Characteristics and Profile of Low-Income Residents

Bamako's population is growing at a rate of 4 percent per year. Diversity is the hallmark of Bamako's informal settlers as peri-urban developments have spread to include the traditional villages of Sogonafing, de Koulouba, du Point G, and Samé, among others. Inhabitants of socially and ethnically diverse origins populate the quarters, and agriculture remains an important source of employment.

² Ministry of Territorial Administration and Security, 1999

In general, the informal settlements have developed on land managed by traditional chiefs, where the inhabitants do not have legal land titles even though many have paid the chief for the land. The process of growth in the unplanned neighborhoods spread in the 1980s, after the end of the government clearing policy and with the rise in housing rents.

Throughout the District of Bamako, two thirds of the constructions are built of mud bricks with roofs of metal sheets or straw. At the beginning of 1980s, with the creation of the Centre de Technologie Adapté in Bamako, a national project to develop the use of local materials for housing was begun in order to improve the low quality of housing. The project was supported by UNCHS-HABITAT and UNDP.

Administration services, schools, and hospitals are altogether absent from some neighborhoods (e.g., Daoudabougou, Bougoudani, and Niorémambougou) or at very low levels in others (e.g., Sogonafing, de Koulouba, and Samé).³ Services are either very poor or totally nonexistent due to the precarious nature of land rights, and to the lack of public and private investment in social services (schools, health centers) and in infrastructure (roads, water/electricity, sanitation).

The levels of basic infrastructure, services, and facilities vary among cities and neighborhoods. The assessment of the Ten-Country Study conducted by the Water and Sanitation Program in 2000 showed that the percentage of households connected to safe water is small: in Bamako 17 percent in-home connection and 19 percent with standpipe water fetched by household. Less than 2 percent of the population is connected to sewage facilities; wastewater discharges onto the land and infiltrates and pollutes the groundwater. Groundwater from wells covers 65 percent of the needs of inhabitants of Bamako. There are only a few standpipes in the unplanned quarters. Clean water is accessible only to a minority. The majority of the population obtains water from diverse sources with the most reliable access to water being the free private wells nearby. The water supply system is used only for drinking water or cooking.

3. POLICY CONTEXT AND INSTITUTIONAL FRAMEWORK

3.1 Policy Context

The recent history of Mali is marked by the end of the one-party system in 1991 and a democratic election in 1992. The new Government of Mali, the Third Republic, has implemented an ambitious program of decentralization as one of the core elements in the new democratic process. Two important decentralization laws relate to urban development: (1) the decentralization reform mandated in 1993 by Law 93-008,⁶ establishing the legal framework for decentralization; and (2) the 1995 Local Authorities

³ MGCI/Louis Berger International. *Projet Développement Urbain & Décentralisation*. Octobre 2000.

⁴ Urban Sector Policy Letter. Bamako 1996

⁵ Water and Sanitation Program. *Independent Water and Sanitation Providers in African Cities*. April 2000

⁶ Conditions de la libre administration des collectivités territoriales

Code,⁷ which established the urban municipality as a decentralized entity with financial autonomy.

The Government of Mali conceives of decentralization as a way of guaranteeing sustainable development. It has transferred to the municipalities responsibility for land-use plans, activities related to public land development, land management, and policies for setting up and managing public services such as basic education, health centers, sanitation, roads, public transport, etc.

The right of “housing for all” is considered a minimal right of citizens in this new multiparty era. The failure of the previous Government to ensure housing for the poor could not be attributed solely to world crises or to drought, since other neighboring countries such as Burkina Faso and Senegal had set up housing policies for their poor populations.

Slum upgrading activities were integrated into the urban development strategy presented in the Bamako Master Plan (Schéma Directeur d'Aménagement et d'Urbanisme, SDAU) developed in 1981 and revised twice, the last time in 1995. In order to prevent the spread of informal settlements, the SDAU fixed the limits of two kinds of areas: (i) those already occupied by squatters in order to prevent the extension of the areas, and (ii) the new areas of resettlement for people transferred from upgraded areas and whose houses were situated on the spaces needed for public infrastructure and facilities.

The former regime had dealt with squatter areas in two very different ways: demolition in restricted areas as a means of intimidation, or tacit acceptance. With the democratization process after the 1992 election, demolition and clearing were rejected, and the zones recognized as future resettlement zones in the SDAU were systematically occupied by new squatters.⁸ Almost all of these areas were occupied (the rate of occupancy was 80 percent between 1992-1993), which blocked the strategy of upgrading activities established in the SDAU.

Since 1992, the administration of Bamako has had to divide its attention between two urgent needs: (1) upgrading and legalizing land tenure in the unplanned squatter areas; and (2) planning for the future by producing new registered serviced plot areas.⁹

In order to respond to the demands of the low-income population, the District of Bamako set up the special upgrading program Save Our Neighborhood to upgrade 24 of the 40 informal settlements in the District. The new strategy set up in 1993 included mobilizing the available resources and depending on maximum participation of the population.

3.2 Institutional Framework

⁷ Code des collectivités territoriales

⁸ Bertrand, Monique. *Bamako, d'Une République à l'Autre*. Les Annales de la Recherche Urbaine. No. 66-1995.

⁹ Bertrand, Monique. *Bamako, Entre Extensions et Rattrapages*. Etudes Foncières. No. 76. 1997.

Several Ministries are involved in urban development. The Ministry of Infrastructure, Regional Planning, Environment and Urban Planning (MAETEU) is responsible for city planning, control of urban development, and housing. The Ministry of Territorial Administration and Security (MATS) manages local governments and the police. The Ministry of Land (Domines de l'Etat et des Affaires Foncières) and the Ministry of Finance and Trade (MFT) are responsible for tax collection. The Ministry of Mining, Energy, and Hydraulics (MMEH) is responsible, through its regional directorates and the to-be-privatized Energy of Mali (EDM), for urban water supply and electricity. EDM has a monopoly on the overall production and distribution of water and electricity in the country. In Bamako where the EDM serves 18 percent of households, independent water providers play a mayor role supplying about 80 percent of safety water.¹⁰

4. UPGRADING PROJECTS AND PROGRAMS

4.1 Summary of Policy

Several projects and programs related to urban upgrading are being carried out in Bamako. All of them use Save Our Neighborhood as a framework although they are more focused on supporting Mali's decentralization process, which is considered by external donors as an exemplar for the sub-Saharan Region of Africa.

These projects do not have the same approach, objectives, or methodology; and are involved with different institutions. Three projects currently being implemented are:

- The Social Development of Neighborhoods: Sigida Kura Program, which goes beyond the struggle to alleviate poverty by focusing on the concept of citizenship;
- The Bamako Urban Development Support Program (PDUB), which aims to support local development; and
- The Improvement of Living Conditions in Seven Quarters of Bamako, a sub-component of the World Bank's Third Urban Development and Decentralization Project.

Other projects were implemented by the Technical Committee for Support of the Municipalities of Bamako (Cellule Technique d'Appui aux Communes du District de Bamako, CTAC), including for example, the Baconi Neighborhood on-site sanitation project and the Neighborhood Facilities Program (Programme Equipement de Proximité),

¹⁰ Water and Sanitation Program. *Independent Water and Sanitation Providers in African Cities*. April 2000

¹¹ Conditions de la libre administration des collectivités territoriales

¹² Code des collectivités territoriales

¹³ Mali is subdivided into the capital district of Bamako plus the eight administrative regions (Kayes, Koulikoro, Sikasso, Ségou, Mopti, Timbuktu, Gao, and Kidal); 49 "cercles" (administrative divisions); and 702 municipalities (including the 19 urban municipalities with elected mayors).

which covers the six municipalities of the District and was funded by the French Development Agency (AFD)¹⁴. Other activities to improve of the quality of life in the informal neighborhoods are being implemented by local NGOs.

Past projects include the World Bank's First Urban Development Project to upgrade basic urban services, which was considered successful in terms of meeting physical goals but not in terms of insuring replicability. The main reason for the low cost recovery was that the inhabitants felt no need to obtain a land title, as they thought that their tenure had been sufficiently secured by the rehabilitation work itself.¹⁵

In the Bank's Second Urban Development Project, other priorities were emphasized in order to create transparency in the land market. A main objective of the Second Project was to facilitate the private sector housing supply by greatly increasing the amount of serviced land; 12,000 plots were created by the Project and 5,000 plots sold at public auctions. To respond to the demand for serviced plots by the stakeholders with higher incomes (middle- and senior-ranking executives, Malians living and working in foreign countries, and retailers), the Agence de Cessions Immobilières (ACI: Land Auctioning Agency) was created in 1992 with the support of the Bank to sell the created plots. The ACI has the status of a joint venture as 50 percent of the capital is from the State and 49.8 percent is from the District of Bamako. Two principles were introduced by ACI: (i) sell the land at public auctions to the highest bidder; and (ii) provide the buyer with a definitive land title.

4.2 Overview of Initiatives

Social Development of Neighborhoods: Sigida Kura Program¹⁷

The Social Development of Neighborhoods Project goes beyond the struggle to alleviate poverty by focusing on the concept of citizenship. The project was started in 1999 by the DRAS-DB (Direction Régional de l'Action Sociale- District of Bamako) with the support of the French Embassy's Service de Coopération et d'Action Culturelle and is now in a three-year test phase.¹⁸

The pilot phase, from 1999 to 2002, covers four neighborhoods, starting in two quarters, Dravéla-Bolibana in Municipality III and Yirimadio in Municipality VI, during the first year and extending to two new quarters, Fadjiguila in Municipality I and Sébéninkoro in Municipality IV in the second year.

¹⁴ Agence Française de Développement.

¹⁵ Ministry of Territorial Administration and Security, 1999 , page 50

¹⁶ Agence Française de Développement.

¹⁷ Sigida Kura signifies "New Quarter" in Bamanan language

¹⁸ Note technique sur le programme de Développement Social des Quartiers: Sigida Kuda, DRAS, Nov. 2000

The general objective is to reinforce the status of citizenship among the populations of the neighborhoods through projects that will bring them together and help to promote democratic ideals and to strengthen social cohesion. The specific objectives are to:

- support local initiatives to alleviate poverty and improve living conditions;
- promote vitality in the municipalities by encouraging the participation of the local population and by mobilizing the different local players;
- help the people involved in social projects to acquire the skills needed to introduce and run the projects with success;
- assess the current situation in urban areas.

Bamako Urban Development Support Program

The Bamako Urban Development Support Program (PDUB), SNV-MALI, is a program, aimed at supporting local development. It concerns Municipalities I and IV of the District of Bamako.¹⁹ The intervention of SNV-Mali (Netherlands Development Organization) in the District of Bamako is based on the decentralization policy adopted by the government. The PDUB has been operational since 1998 in Municipality I.

Poverty alleviation for economically vulnerable and disadvantaged populations and the improvement of housing conditions, especially for informal settlers, are the two broad policy objectives while the reinforcement of the capacities of the Intermediary Partnership Structures (SIP, Structures Intermédiaires Partenaires) is the specific objective of the PDUB.

The goals of this project are thus to:

- Support NGOs to organize disadvantaged sectors of the population, in particular women and young people, and provide technical support and management for sustainable economic activities;
- Set up a network of credit unions (Réseau de Caisses d'Épargne et de Crédit, RCAEC) to facilitate access to loans and savings systems, especially for women and young people for seed loans for small-scale income-generating activities, small- and medium-sized businesses, private sanitation structures, and regularization of the plots occupied by families living in the unplanned neighborhoods;
- Support municipalities in the implementation of local development projects and in providing the population with appropriate and viable services, especially community health care, sanitation, and land management.

¹⁹ *Le programme d'Appui au Développement Urbain de Bamako*. (PDUB), SNV, Déc. 2.000.

The Improvement of Living Conditions in Seven Quarters of Bamako: A Subcomponent of the Urban Development and Decentralization Project.

The Improvement of Living Conditions in Seven Quarters of Bamako's Poorest Neighborhoods is one of the subcomponents of the basic urban infrastructure component of the World Bank's Urban Development and Decentralization Project, and is within the strategy framework of the Save Our Neighborhood program of the District of Bamako. This subcomponent, for US\$2.6 million, includes the provision of water supply (wells and standpipes) and public lighting at the request of the Municipalities and in cooperation with NGOs. It involves seven neighborhoods from Municipalities III, IV, and V of Bamako.

The main objective of the Urban Development and Decentralization Project²² is to improve the delivery, on a sustainable basis, of urban infrastructure services by local governments in partnership with the Central Government, the private sector, and the communities.

The project's specific operational objectives include:

- improvement in the provision of basic urban services, especially in the poorest neighborhoods;
- improvement in the operation of the urban land market, begun under the Second Urban Project, while promoting a progressive formal privatization of the land market, creating new revenue sources for local governments, and guiding urban development and expansion.²³

The Project will involve the preparation of 10,000 plots. IDA financed a program of 5,000 serviced plots to be sold (of which 3,500 will be by auction) with secured titles and full cost recovery. The Urban Development and Decentralization Project started in 1996 for a total budget of US\$80 million.

²⁰ First Urban Development Project. *Project Performance Audit Report*. 1989

²¹ Ibid, pag 50.

²² Urban Development and Decentralization Project. *Staff Appraisal Report*- 1996

²³ The Project has five components: (i) institutional support, (ii) basic urban infrastructure, (iii) historical sites and monuments, (iv) water supply in Bamako and Mopti, and (v) land development for housing.

²⁴ Urban Development and Decentralization Project. *Staff Appraisal Report*- 1996

²⁵ The Project has five components: (i) institutional support, (ii) basic urban infrastructure, (iii) historical sites and monuments, (iv) water supply in Bamako and Mopti, and (v) land development for housing.

4.3 Approaches and Upgrading Typologies

Social Development of Neighborhoods: Sigida Kura Program

The approach of the Sigida Kura Program is territorial and integrated rather than sectoral. The neighborhood is taken as a whole, so that, in principle, no particular aspects are given greater priority than others. The approach has several components:

- Provide support for organizing and mobilizing the people living in the neighborhoods by setting up facilities for meetings and discussion; disseminating information on education and communication programs for local populations; establishing training programs for associations and local NGOs; and supporting district projects.
- Help create social policies by training elected representatives; and involving elected representatives in the monitoring of district projects.
- Strengthen the skills and expertise of DRAS by training DRAS officials and providing additional equipment (e.g., computers).

In order to minimize the activities of the social intermediation team, the project organized all the activities in about six months, from the identification of areas of intervention to the definition of the priority action programs for each neighborhood. During this period, it is estimated that about 20 meetings were held with the population. The objective is to implement a methodology for municipal intervention, and to support the new Ministry of Social Development in defining its new role in a decentralized country.

Selected priorities for the year 2000:

Aspects	Activities
<i>Wastewater disposal.</i>	- Cleaning and renovating gutters. - Constructing 100 improved soakpits. - Creating new gutters. - Purchasing cleaning equipment (wheelbarrows, shovels, rakes).
<i>Refuse disposal.</i>	- Subsidizing the sale of 400 garbage cans. - Providing mechanical refuse collection.
<i>Human resources development.</i>	- Financial aid for vocational training of 40 young people and women.

Among the priorities identified, some can be financed by the program, while others need to seek funding. The project is in the starting phase, and no evaluation has yet been done.

Bamako Urban Development Support Program (PDUB)

²⁶ Sigida Kura signifies “New Quarter” in Bamanan language

²⁷ Note technique sur le programme de Développement Social des Quartiers: Sigida Kuda, DRAS, Nov. 2000

Two basic studies have been carried out in the District of Bamako in the first phase of the Bamako Urban Development Support Program: (1) a socio-economic study and (2) an analysis of the main players. As a result of these studies, the areas of intervention have been identified as follows:

- employment and income generating activities;
- sanitation: supporting household waste collection and on- site sanitation systems;
- health;
- land management: action of PDUB to support the regularizing of land for households within the framework of the Save Our Neighborhood program.

Influenced by the policies of the Government of Mali, SNV oriented its programs in 1997 to support the new decentralization strategy and supports both NGO activity as well as the Government of Mali. These organizations have to identify, formulate, and execute development activities with grassroots support and participation. The SNV reinforces these intermediary organizations; nevertheless, it can intervene directly at the grassroots level. The PDUB offers methodological, technical, and/or financial support as needed to the SIPs. The present activities are linked to the start of the project; no evaluations have been done.

The Improvement of Living Conditions in Seven Quarters of Bamako

The Improvement of Living Conditions in Seven Quarters of Bamako project was affected by the 1996 governmental measures that suspended the distribution of land belonging to the State. The AGETIPE (Public Works Executing Agency) had to intervene in the process, avoiding the issues related to land legalization in order to reduce the delivery time of basic services to poor and unplanned neighborhoods.

The AGETIPE work is based on upgrading plans approved and transmitted by the authorities, even if no other actions have been started by the municipality in the neighborhood. The plans specify the location of the main roads and facilities; this is the minimum of information needed by the AGETIPE to deliver basic infrastructures and services. The AGETIPE works with the neighborhood associations in order to ensure that the houses situated on future roads and public facilities sites will be cleared by the population itself. The division of plots of land and land legalization is not a condition for AGETIPE intervention.

4.4 Land Ownership

In Mali, as in other African countries, non-registered land (non-cadastrés) belongs to the State. Land tenure legislation is governed by the 1986 Law which established a Land Code (Code Domaniale et Foncier). Under this Code, the central government is virtually the only owner of the land, with property titles that are held by local governments and private parties accounting for less than 2 percent of the total. In urban areas, this private party total rises to 10 percent. Property rights, particularly from the standpoint of urban development, are provisional (letter of assignment, occupancy permit, etc.), while the purchase of new land is subject to lengthy and onerous procedures.²⁸

The management of the land in the areas of urban expansion is very confusing because there is an overlap between modern land rights and traditional rights, particularly in the informal quarters, where the traditional chiefs manage the settlement of new inhabitants. Moreover, families can obtain occupation permits for plots from several sources, including the municipal land office, the District, and several different Ministries. The municipal land office is the most frequently used; it hands out provisional occupancy titles. In this case the beneficiaries have to pay the municipality for the infrastructure expenses in order to obtain the letter of attribution. In the past the Government exchanged plots for unpaid salaries of civil servants.

4.5 Community Participation

In the Save Our Neighborhood project, the inhabitants are responsible for the development of the plots, including boundary marking and clearing the space necessary for the creation of roads. A contribution is required for the investments linked with infrastructure, services, and facilities such as water supply, primary and secondary roads, health centers, schools, public lighting, and sanitation facilities.

The mayors in each area are responsible for the operations, including mobilizing the people and funds needed to set up the program. A hallmark of the project is that each municipality implements the upgrading policy in line with its own resources.

4.6 Financial Aspects

The initial budget for the two-year implementation of the Social Development of Neighborhoods, Sigida Kura Program, is CFAF 126 million (US\$210,000), which does not include the cost of technical assistance.²⁹ A maximum of CFAF 20 million (US\$35,000) per quarter and per year are available provided that the population makes the required contribution. A CFAF 3 million (US\$5,000) cross-neighborhood investment is available each year for activities covering more than one neighborhood.

²⁸ Urban Sector Policy Letter- Bamako 1996

²⁹ Total CFAF 126 million: (i) 120 million (20 million per year per quarter); 1st year: 2 quarters; 2nd year: 4 quarters; (ii) an additional 6 million for cross-neighborhood investment (3 x 2 years)

The obligatory financial contribution of the population is 10 percent of the costs; eventually this contribution can be replaced by physical work. A special savings account is opened for each micro-project; for a soakpit, for example, which costs CFAF 120,000 (US\$200), the neighborhood association has to contribute CFAF 12,000 (US\$20). The budget of CFAF 1,024 billion (US\$1.7 millions) covers Phase I for 2000 to 2003 of the Bamako Urban Development Support Program.

The budget for the Improvement of Living Conditions in Seven Quarters of Bamako project was US\$2.6 million.

4.7 Overview of Implementation Arrangements

The Social Development of Neighborhoods Project is overseen by a steering committee³¹ responsible essentially for giving the strategic orientation of the program and for coordinating projects throughout the District. A project structure was created on behalf of the DRAS, with a French Technical Assistant and its counterpart from the Regional Director for Social Welfare (DRAS), one volunteer from the French Association of Volunteers for Progress (A.F.V.P), and two Malian technicians.

The institutional arrangement for the Improvement of Living Conditions in Seven Quarters of Bamako's Poorest Neighborhoods Project differs. The Ministère de l'Équipement de l'Aménagement du Territoire de l'Environnement et de l'Urbanisme (MAETEU, Ministry of Infrastructures, Regional Planning, Environment and Urban Planning) is the project coordinator. The AGETIPE, the EDM (Energie du Mali) and the ACI (Land Auctioning Agency) are implementing agencies, with the participation of local governments.

The Bamako Urban Development Support Program is based on intermediary partnerships, particularly between the Municipalities I and IV of Bamako City, NGOs and the network of credit unions.

5. CASE STUDY: SAVE OUR NEIGHBORHOOD

5.1 Save Our Neighborhood

A special program to upgrade unplanned settlements, Save Our Neighborhood (SNQ, Sauvons Notre Quartier), was initiated by the district council of Bamako in 1993. Initially, it was expected to cover 24 neighborhoods out of the six of the District; with a

³⁰ *Le programme d'Appui au Développement Urbain de Bamako.* (PDUB), SNV, Déc. 2.000.

³¹ The committee is composed of the District High Commissioner, the Mayor of the District, the Regional Director of Social Affairs, the Head of Cooperation and Cultural Projects of the French Embassy, and two of his advisers (the health and social projects adviser and the adviser for non-governmental cooperation). The mayors of the Municipality concerned are invited as advisory members.

duration of three years in each settlement, and five years for the total program. The program was to cover 2,250 hectares and involve 49,400 squatters.

The final goal is to upgrade all the informal settlements of Bamako. The main objectives of the SNQ program are to upgrade and provide security of land tenure; and to improve living conditions. The strategy of the program is to provide support to the population so that the inhabitants can, by themselves, improve their living conditions in the unplanned neighborhoods through improvements to basic services and infrastructure.

The activities of the program include:

- Clearing the space necessary for roads and for facilities,
- Resettling the displaced people (“déguerpis”),
- Legalizing land tenure,
- Developing basic infrastructures (roads, drainage, water, public lighting),
- Recovering partial costs.

The SNQ program involves two kinds of areas:

- the former squatter areas, to be upgraded with minimal demolition in order to clear the spaces needed for basic infrastructures and facilities;
- new plot areas for the resettlement of the population displaced by upgrading work in the former squatter areas.

The special implementing arrangements for the SNQ program include authorization for the anticipated occupancy of public land in order to facilitate the upgrading activities.

To set up the program, SNQ is committed to three levels of action:

- participation of the population;
- development of infrastructure in phases; and
- linkage between the level of infrastructure and the stakeholders’ financial contribution capacities.

The inhabitants themselves are responsible for the development of the plots (boundary marking, clearing the space necessary for creation of roads). A contribution is required for the investments linked with infrastructure, services, and facilities (water supply,

primary and secondary roads, health centers, schools, public lighting, and sanitation facilities). Additional support is provided by the state for primary infrastructure and services.

The institutional arrangement is based on a partnership between the State, the Local Authorities (District and Municipalities), and the communities. Their roles are as follows:³²

- the contractor is the Ministry of the Territorial Administration and Security (MATS), in charge of the coordination of all the activities;
- the contractee is the Ministry of Infrastructures, Regional Planning, Environmental and Urban Planning (MAETEU);
- the delegate contractee is the District of Bamako, particularly for the studies and technical controls; and
- the mayors are responsible for the operations. The mission of the mayors is the mobilization of the human and financial resources needed to set up the program. At the level of the community, the program is based on the Upgrading Commission under the Mayor with the participation of a representative from the community.

According to the strategy of the SNQ program, each municipality implements the upgrading policy in line with its own resources. The technical specifications (conditions of contracts) and the regulations for the program have been prepared in order to support the local authorities in implementing the upgrading projects, with a low basic level of infrastructure.

Four phases were established to implement the program:

1st Phase (6 months): Increase awareness and organize the population; mark boundaries of plots in the upgrading squatter areas and in the resettlement zones; put the new plots at the disposal of the displaced inhabitants.

2nd Phase (6 months): Clear the space necessary for the infrastructures and facilities; draw up a basic standard plan for houses; support the population's efforts to improve the on-site sanitation system.

3rd Phase (18 months): Install the water supply and electricity systems (solar energy); improve the roads in the upgrading area; improve the existing facilities and create new ones; start the land legalization process with cost-recovery for plots.

4th Phase (6 months): Continue the land legalization process and cost-recovery; support the population; review and evaluate the program.

³² Cahier Des Charges Et Reglement D'operations Pour Le Programme Social "Sauvons Notre Quartier." 1995

An evaluation of SNQ was carried out by the government in 1998³³ two years after the suspension of the distribution of the land belonging to the State. In fact, lack of land management was nearly out of control, and the Government was forced to take this action in order to prevent land speculation. Land speculation posed a major problem that the SNQ program was not able to control, and it has delayed the implementation of the program until the present. In 1998, a Special Evaluation Committee was convened by the President in order to evaluate the District land situation and to propose solutions to stop land speculation and improve the management of State land. The first results and a list of proposals were just presented to the Committee of Ministries in April 2001.

5.2 The Samé Quarter: A Project of the “Save Our Neighborhood” Program

Samé is one of the 24 quarters involved in the “Save Our Neighborhood” program, located in Municipality III of the District of Bamako. This case study is relevant in that it is one of the rare communities where development activities covered the four Operational Phases of the SNQ program (see Section 5.1).³⁴

The neighborhood was established in 1958, five kilometers from the city-center, on land that was considered traditional-rights land. The population was estimated at 4,000 inhabitants, organized under traditional community rules. Samé had previously benefited from the LIFE program of the UNDP, which supports innovative urban experiences. The Community Association for the Development of Samé and the Kouliniko (ACDSK) signed an agreement with an NGO, the Association for Housing Advancement (ALPHALOG), in order to define the upgrading project, evaluate the costs, establish the method of population participation, and set up the institutional arrangements for the project.

The project was conceived for a two-year implementation period. It started in 1993, but did not close until 1997. The investment was CFAF 70 million (US\$2500,000). Originally, the population was expected to pay 25 percent of the infrastructure cost, but most of the stakeholders participated by providing their own work instead. The cost of plots in the upgraded areas was CFAF 175,000 (US\$320) and in the new areas for resettlement CFAF 201,000 (US\$365). All of the displaced beneficiaries paid a Municipal Tax of CFAF 100,000 (US\$180) for the land in 1999, but only a few of the inhabitants of former squatter areas ever paid.

Samé is the first example of an upgrading project carried out by a neighborhood association. The ACDSK was supported by ALPHALOG and by funding from the Netherlands Development Agency (NOVIB), which covered ALPHALOG's investments, training, and social intermediation activities. The technical studies were carried out by a private sector firm.

³³ Rapport D'évaluation Du Programme Special De Rehabilitation "Sauvons Notre Quartier." Maeteu. Mai 1999.

³⁴ Problematique Fonciere Dans Les Quartiers Spontanes Du District De Bamako. Alphalog. Juillet 1998.

The development plan for the area was prepared by the ACDSK with the support of ALPHALOG and was submitted for approval to the District of Bamako. The considerable amount of work done with the involvement of the population includes seven school rooms, a health center, a community pharmacy, two mosques, a bridge to link the former squatter area with the resettlement area, rebuilt houses, standpipes, and public lighting.

Some stakeholders who were to be resettled because of the location of their houses refused to be moved. As a result, some infrastructure improvements could not be achieved.

The opinion of the population is mixed regarding this project. The inhabitants realize that not all of the displaced beneficiaries received a plot in the resettlement area, while some of those who were responsible for the project development were assigned one or more plots. Thus, it seems that the halt to some activities is caused by the absence of clear land management and assignment policies.

The Samé project presents two aspects that can be considered original and are not found in other SNQ projects:

- the relationship between the association of the neighborhood and the District and Municipal administrations which was managed by a contract; and
- the project had additional external funding from NOVIB.

6. LESSONS LEARNED

Several reasons have been suggested for the weakness of the SNQ program:

- The program did not benefit from national political support as happened with the upgrading policies in Burkina Faso and Senegal.
- The lack of upgrading experience, which might have resulted from the implementation of an initial pilot project, has been identified as another possible reason. This experience resulting from the pilot project would have been necessary in order to prepare the tools to implement the program on a large scale.

Some more general lessons have been learnt in Mali and can be categorized as follows:

Institutional Framework

- The absence of transparency in compiling the list of beneficiaries, in land management and distribution slowed the program down considerably and was also a source of land speculation.
- The Committees were at the center of the institutional framework; when their activities were not transparent and/or seemed questionable, they become an obstacle to the projects.
- The requirements of transparency in the process of land allocation called for by the Upgrading Committee were not enough to control the process of assignment of plots. Confusion regarding the roles of the District, the Municipalities, and the National Directorate of Property Tax in land management led to the double assignment of some of the plots. The number of beneficiaries was greater than had originally been established.

Urban Upgrading and Land Legalization

- Land speculation is the main problem to be solved in the implementation of upgrading in low-income settlements.
- Land control is needed before the start of upgrading activities. The SNQ work started in 1993 without true control of the land in the informal settlements or in the resettlement zones. Thus, some areas which originally had been designated as future resettlement zones have since been assigned to other uses or occupied by new squatters.
- Upgrading technical procedures are complex. Technical specifications need to be established and respected. In the SNQ program, the established technical specifications (“cahier de charges”) set up in order to introduce minimum infrastructures and services in the former squatter areas were not respected. The main objectives of the special upgrading program were shifted to a program concerned with developing only the resettlement areas. The size of the plots was also greater than originally planned. In general, there was no legalization of tenure.
- It is equally necessary to ensure coordination between the government agencies and various parties involved. The plans for plot approval were not followed in practice; the plots were assigned and the letters of attribution were delivered before the plot plans were implemented, which made it difficult for the beneficiaries to recognize their plots. The resettlement zones were occupied in an anarchic way, which obstructed the process of upgrading some quarters.

Financial Aspects

- The request for national financial support for the program was not met; consequently, the program of investment to provide services could not be attained. The mobilization of funds was insufficient.
- Only the displaced stakeholders paid for the land in order to obtain the letter of attribution; residents who stayed in the former squatter area did not pay. Yet the resettled people felt less secure about their land occupancy than the inhabitants in upgrading areas. Upgrading projects in the past (First Urban Development Project) and in other countries (e.g., Senegal) have shown the same reactions from inhabitants: when the possibility of being displaced is reduced, the population is less interested in receiving the title to the land, especially when the process of upgrading is on-going.
- Cost recovery is difficult and there is no motivation from the population when there are no visible investments to improve the neighborhoods. Yet the contributions received by the District and the Municipalities were small and utilized for objectives other than upgrading areas.

7. CHALLENGES AND PROPOSED NEXT STEPS

The Government of Mali wants to provide solutions to the mismanagement of State land in order to facilitate land legalization and upgrading activities in the future. As such, the Ministry Council met in April 2001 under the President of Mali to analyze the findings presented by the Special Evaluation Committee.

The Committee's mission is:

- to collect information about municipal land management in the District of Bamako;
- to evaluate actual use of the State land stock; and
- to investigate the status of funds collected from the beneficiaries.

According to the Committee, the next steps needed in order to improve upgrading activities in the District of Bamako are:

- Reestablishment of the original priorities of the land designated for improved infrastructure, facilities, and services,
- Satisfaction of the original "letters of attribution,"

³⁵ "Lotissements administratifs" means the division of land belonging to the State within the plots.

- Resettlement of the displaced persons who have been waiting for several years (estimated at 17,000 displaced persons),
- Control and rectification of the list of beneficiaries.

ANNEXES

Annex A: Country and City Profiles

Ref	Country - Mali	Data
1	Area	1,240.2 thousand km ²
2	Population	10.6 million
3	Urban Population	30%
4	Population Living below Poverty Line	50%
5	Urban Population without Safe Water and Sanitation (connected to sewerage facilities) ³⁶	75% & 95%
6	Capital City	Bamako
7	Human Development Indicator	165
8	Life Expectancy at Birth	43
9	GDP Per Capita	US\$240
10	Density	8.7
11	Population Growth	2.4% per year
12	Urban Population Growth ³⁷	5.0% per year
	Bamako	
1	Area	270 km ²
2	Population	1.02 million
3	Population Density Range in Low Income Areas	
4	Population Living below Poverty Line	50%
5	Population without Safe Water and Sanitation (connected to sewerage facilities)	74% & 85%
6	Unplanned Neighborhoods	40
7	Population Growth (between 1987-1998)	4.0% per year

³⁶ World Bank

³⁷ UNDP

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Annex D: Abbreviations and Acronyms

ACDSK	Association Communautaire pour le Développement de Samé et Koulinko (Community Development Association of Samé and Koulinko)
ACI	Agence de Cessions Immobilières (Land Auctioning Agency)
AFD	Agence Française de Développement (French Development Agency)
AFVP	Association Française des Volontaires du Progrès (French Association of Volunteers for Progress)
AGETIPE	Agence d'Exécution de Travaux d'Intérêt Public pour l'Emploi (Public Works Executing Agency of Mali)
ALPHALOG	Association Libre pour la Promotion de l'Habitat et du Logement (Association for Housing Advancement)
AREM	Association pour la Réhabilitation de l'Environnement au Mali (District Technical Office for Rehabilitation of the Environment in Mali)
CFAF	Communauté Financière Africaine Francs (African Financial Community Francs)
CTAC	Cellule Technique d'Appui aux Communes de District de Bamako (Technical Committee to Support the Municipalities of Bamako District)
DRAS	Direction Régional de l'Action Sociale (Regional Director for Social Welfare)
EDM	Energie du Mali (Energy of Mali)
FAC	Fonds d'Aide et de Coopération, France (French Funds of Cooperation)
IDA	International Development Association
MAETEU	Ministère de l'Équipement de l'Aménagement du Territoire de l'Environnement et de l'Urbanisme (Ministry of Infrastructures, Regional Planning, Environmental and Urban Planning)
MATS	Ministère de l'Administration Territoriale et Sécurité (Ministry of Territorial Administration and Security)
NGO	Non-Governmental Organization
NTF	Norwegian Trust Fund
PDUB	Programme d'Appui au Développement Urbain du District de Bamako (Urban Development of Bamako District Support Program)
RCAEC	Réseau de Caisses d'Épargne et de Crédit (Savings Banks Network)
SDAU	Schéma Directeur d'Aménagement et d'Urbanisme (Bamako Urban Master Plan)
SIP	Structures Intermédiaires Partenaires (Intermediary Partnership Structures)
SNQ	Save Our Neighborhood (Sauvons Notre Quartier)
SNV	Netherlands Development Organization
UNCHS	United Nations Centre for Human Settlements (Habitat)

UNDP United Nations Development Program
UUN Urban Upgrading Network
WB World Bank

ⁱⁱ The committee is composed of the District High Commissioner, the Mayor of the District, the Regional Director of Social Affairs, the Head of Cooperation and Cultural Projects of the French Embassy, and two of his advisers (the health and social projects adviser and the adviser for non-governmental cooperation). The mayors of the Municipality concerned are invited as advisory members.