

# CITY OBSERVER

A BIENNIAL JOURNAL ON CITIES PUBLISHED BY URBAN DESIGN COLLECTIVE



**INSIDE**

TERRITORIAL  
SPATIAL STRATEGIES

CROWD-SOURCING  
URBAN DEVELOPMENT

THIMPU - LANDSCAPES  
IN OPPOSITION

# CITY OBSERVER

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*To Cities and People*

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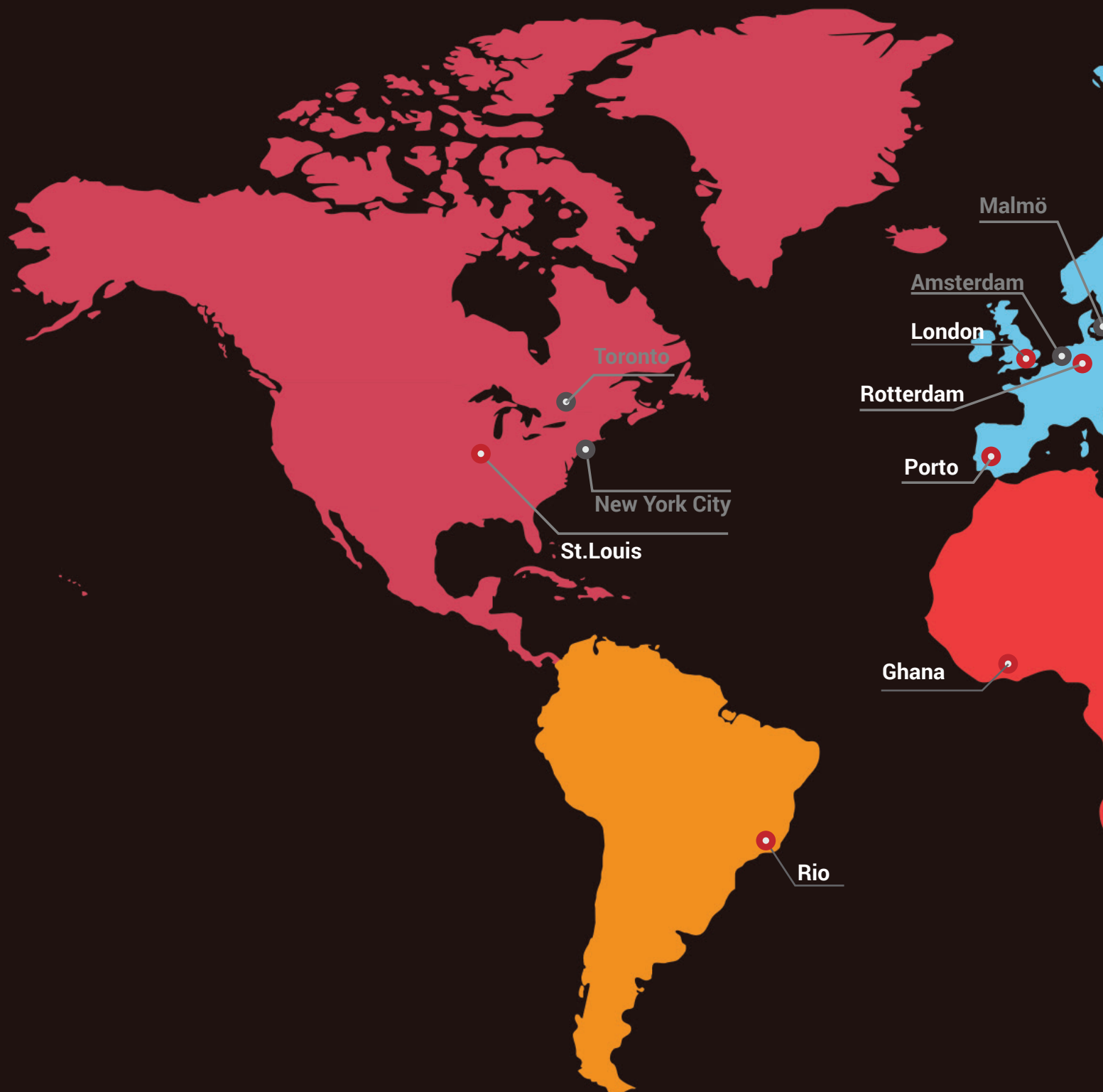
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# CROWD-SOURCING URBAN DEVELOPMENT



by Dr. Geeta Mehta and Shreya Malu



*What is true urban development? Is it opulence, skyscrapers, fast roads, commercial activity, and globalization or is it an environment that empowers all its residents? True urban development is not about buildings and infrastructure. It is a holistic notion that should include social, cultural, economic, and physical development of the city and its citizens. Social Capital is the glue that holds cities together, and makes them exciting places to live in and thrive. However, prioritization to financial gains and growing rich-poor divide in most world cities is resulting in loss of this social capital. Functions such as cultural and ecological stewardship, social accountability, community building, care of the aged, protecting the public realm of cities, and other functions used to be 'crowd-sourced' in cities in the sense that these cities could leverage their rich social capital for these functions. Responsibilities that communities used to undertake efficiently and naturally in the past have increasingly been taken over by government. While successful and wealthy governments might be able to perform these functions at great costs, cash strapped and poorly run governments simply cannot perform these, resulting in breakdown of the social compact, law and order, rise of social inequity and the possible radicalization of youth on both side of the opportunity divide.*

**Below - Social Capital as a resource for collective action.**  
Image credit: Asia Initiatives



## SOCIAL CAPITAL AND URBAN DEVELOPMENT

What is Social Capital? Per Alejandro Portes et al:

*“Whereas economic capital is in people’s bank accounts and human capital is inside their heads, social capital inheres in the structure of their relationships. To possess social capital, a person must be related to others, and it is these others, not himself, who are the actual source of his or her advantage.”<sup>1</sup>*

We live in a global community. One of our greatest wealth is the social capital we generate in varied ways by interacting with each other, within a larger community, at a national or even on a global platform. Social capital can also be understood as a resource to collective action. It is widely believed that in neighbourhoods where social capital is strong and social networks exist comprising the fabric of social capital—enjoy a desirable quality of life and greater economic potential. In communities where social capital is continuously accumulating, residents increasingly work with each other to identify problems, share ideas, and identify solutions to problems which benefit the entire community. These kinds of activities eventually result in economic development. Communities that are rich in social capital are better equipped to climb out of poverty, resolve disputes, and take advantage of new opportunities. Individuals in these communities can crowd-source support and advice that they need to build careers and businesses.

### CURRENT TRENDS OF URBANIZATION THAT IMPACT SOCIAL CAPITAL

From being the melting pots for people from diverse backgrounds and incomes, many cities around the world are plagued by extensive gentrification, inequitable distribution of resources and apathy of the privileged wealthy. Instead of being custodians of public interest and social equity, governments, especially in developing countries, have become mere monetizers of public land for speculative development.

The true wealth of cities cannot be measured in monetary terms alone, and development efforts that ignore the social wealth of communities are counterproductive. Conceptualizing and measuring urban development focusing just on short-term profits for the real estate industry or other vested interests diminishes and eventually destroys the social capital of cities. Such a downward spiral impacts the Social Capital of cities as neighbourhoods are built, destroyed or gentrified based upon real estate calculations alone. Communities where people could rely on each other for help and well-being are torn apart. Once people cannot crowd-source safety and lively programming of public spaces and streets, the quality of life of residents suffers, as very well documented by Jane Jacobs, William Whyte, Christopher Alexander and others.

### CHALLENGING THE CURRENT TRENDS

To challenge the current urbanism trends increasingly driven by financial capital, there is a need to look at urban and rural development through the lens of social, ecological, and financial capital together as an inter-dependent system of values. Cities, neighbourhoods, streets, and buildings need to be designed to enhance and not destroy Social Capital, our most precious asset. At the same time, the value of social capital needs to be recognized and hence leveraged in fostering development in any context.

There is currently some hesitance in accepting and using the value generated by using social capital, primarily because Social Capital has been difficult to measure. Consider a typical household with median income, average education and average social ties living in a typical medium sized city. If due to a peculiar and sudden set of circumstances, the household loses all their sources of income and their accumulated wealth, it is likely that in course of time that household will still be able to re-generate its capacity to earn income. This is based on its inherent qualities and how it can crowd-source its recovery through its social networks. This was evident in the difference in physical and emotional recovery among the communities hit by the super storm Sandy in New York as well as by the Tsunami in Fukushima. However, the

<sup>1</sup> Alejandro Portes, Department of Sociology, Princeton University, 1998

**“From being the melting pots for people from diverse backgrounds and incomes, many cities around the world are plagued by extensive gentrification, inequitable distribution of resources and apathy of the privileged wealthy.”**

mainstream economic discussion does not have ways to measure this resilience, or the value of either human or social capital. This needs to change so that such important factors begin to be included in financial calculations and impact statement generated for any type of intervention.

### **CREATING SOCIAL CAPITAL THROUGH PARTICIPATORY URBAN PLANNING AND DEVELOPMENT**

Participation is now becoming recognized as one of the most vital elements of urban planning and development. Crowd-sourcing advice on urban improvements and even major project is not only desirable, but has been shown to be a critical element of success in many projects. Participatory planning is a process and not a product, in which the planner gets to know the people and their situation well enough to offer him/herself as a resource. It is an expression of and commitment of people's right to be involved in matters where decisions are made that concern or affect them<sup>2</sup>. One could simply say, it is a departure from planning “for” the people to planning ‘with’ the people.<sup>3</sup>

Public participation in urban decision-making not only makes those decisions easier to implement, it also builds social capital in the process, which further facilitate urban development. It also makes it more probable that the citizens would seek solutions within the established systems and the process would work with them rather than being imposed on them. To provide all the citizens, especially those marginalized, with a voice in planning and decision making to improve plans, decisions, service delivery, and overall

quality of the environment is an important strategy to bring about positive change in the urban environment. Traditional planning procedures that relied on just a simple confirmation of the designers' or planners' intentions are not good enough in this day of easy data gathering and social media transfer of information and opinions.

Importance given to community participation and interactive governance in cities, like New York, San Francisco, Bogotá, Amsterdam to name a few, indicate that an increasingly nuanced understanding of community, political power, and social capital is beginning to permeate the field. There is a gradual shift from top down design development to ground-up crowd-sourcing of involvement in decision-making process. There is need to build on this momentum and bring the discussion of social capital within the design practice and academic discourse.

### **STIMULATING URBAN ECONOMY THROUGH SOCIAL CAPITAL**

Studies by scholars such as Knack and Keefer conclude that civic cooperation and social equity boost economic growth. In his book ‘The Fortune at the Bottom of the Pyramid’, C. K. Prahalad makes an economic case for including all segments of society into the free market. Robert Putnam in his book ‘Bowling Alone: The Collapse and Revival of American Community’ posits that governments are more successful in places rich in social capital. Despite this understanding there is lack of political will and measuring mechanisms that hinder action of this understanding. Meanwhile, the disconnects along economic and social fault lines in cities in cities from New York to Shanghai and Mumbai are depleting that social capital and have the potential to undermine economic growth, public safety, and peaceful co-existence of citizens.

2 The Role of Community Participation in Planning Processes of Emerging Urban Centres. A study of Paidha Town in Northern Uganda. Kayom Wilson, Sengendo Hannington, Mukiibi Stephen

3 UN-Habitat, 2010



**Visualization of improvements in Kisumu, Kenya through SoCCs undertaken by Asia Initiatives. These improvements would be completed by the community itself.** Image credit: Asia Initiatives

While the concept of social capital has been discussed since L.J. Hanifan first used the term in 1916, but implementation strategies to leverage this asset have been slow to develop. Social Capital Credits (SoCCs), innovated by a Asia Initiatives, a New York based non-profit and think tank, provides one possible way to leverage Social Capital using the tools of the market economy. SoCCs is a community currency for social good which is acting in 12 projects in India, Ghana, and Kenya as a catalyst for development without sole reliance on money. SoCCs promote community-led neighbourhood improvements and empower people to collaborate with the government in building and improving their own housing, neighbourhoods, and cities in transformative ways. This methodology of crowd-sourcing true development makes rich as well as poor people active participants in the urban improvement process. The process of accruing and trading SoCCs can also result in the development of local leadership and capacity building, which can be an asset to any government in collaborating with communities to implement government programs.

SoCCs can become a barter mechanism of social goods across communities taking charge of their own development, with professional planners acting as their consultants. Just as carbon credits encourage and reward environmental responsibility using market mechanisms. SoCCs encourage and reward social responsibility using market mechanisms and help price community values into the economy at a premium to values of individual greed, on which current economic systems are based. For instance, Micro-housing for a billion people in desperate need of housing in the developing world is a huge business

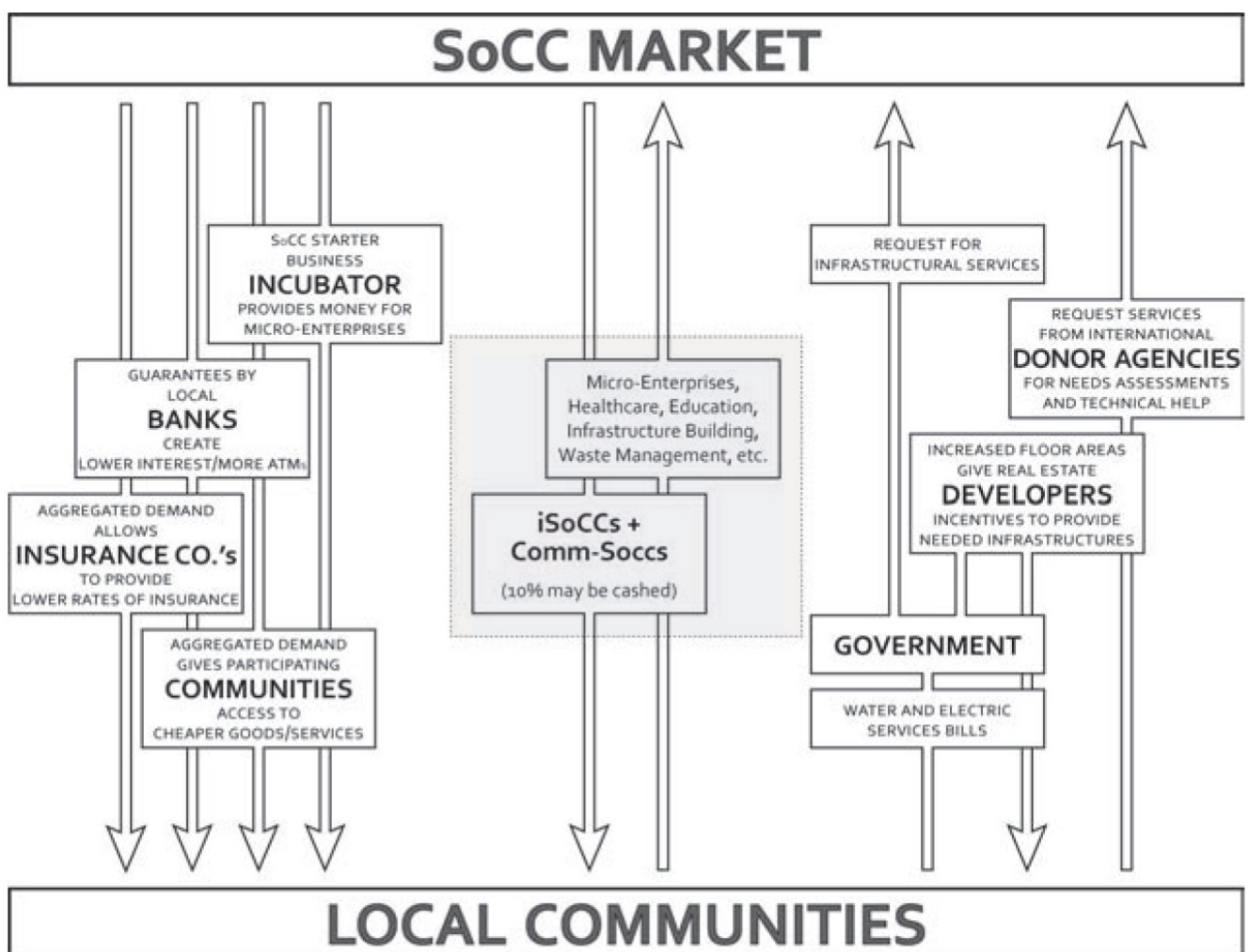
opportunity. Tata Housing is beta testing its US\$750 Flatpack house in India. However, most affordable housing entrepreneurs in India, and countries, as well as public organizations such as SEHAB (Sao Paulo Municipal Housing Secretariat), have trouble attracting market investments. SoCCs could possibly change that. Developers could improve housing and infrastructure in undeserved communities, and trade SoCCs thus earned for additional FAR (floor area ratio) or incentives at another site in the city they wish to develop, just as is done in the case of Transfer of Development Rights mechanisms in use today in many cities around the world.

### **SOCIAL CAPITAL CREDITS FOSTERING IMPROVEMENTS IN KUMASI, GHANA**

SoCCs has been acting as a community currency to help harness the social capital of market women in the Bantama Market in Kumasi, Ghana since January 2014. The SoCCs system there has been linked to the micro-credit movement, which leverage Social Capital to provide small loans. Women earn SoCCs for keeping the market clean, compost market waste and learning business skills. They can redeem them for getting micro credit loans and children's school fees etc. Development is now crowd-sourced, and not just the responsibility of the government. Which in the past had proven incapable of servicing the poorer parts of the city. More than 1000 schoolgirls in Kumasi are also earning SoCCs for regular attendance in school and in sports, planting trees, learning about reproductive health, and for every month they do not get pregnant, since teen pregnancy is a major cause for school drop-outs. They redeem SoCCs for exam fees, school supplies and school uniforms.

## SETTING UP THE SOCC SYSTEM IS A FIVE-STEP PROCESS:

1. SoCCratic dialogues with the community members to help them strategize improvements in their neighbourhoods and life.
2. Developing SoCC Earning and SoCC Redeeming menus, along with the number of iSoCCs and CommSoCCs to the earned and spend for various activities.
3. Selection and training of the SoCCs Manager
4. Setting up of the digital SoCC Market, or paper SoCCbook based reporting system
5. Periodic SoCCs community meetings are held, where SoCC Earning and Redeeming activity is posted for all to see, to ensure transparency and accountability in the system.



Key players involved to facilitate interaction between the SoCC market and local communities. Image credit: Asia initiatives

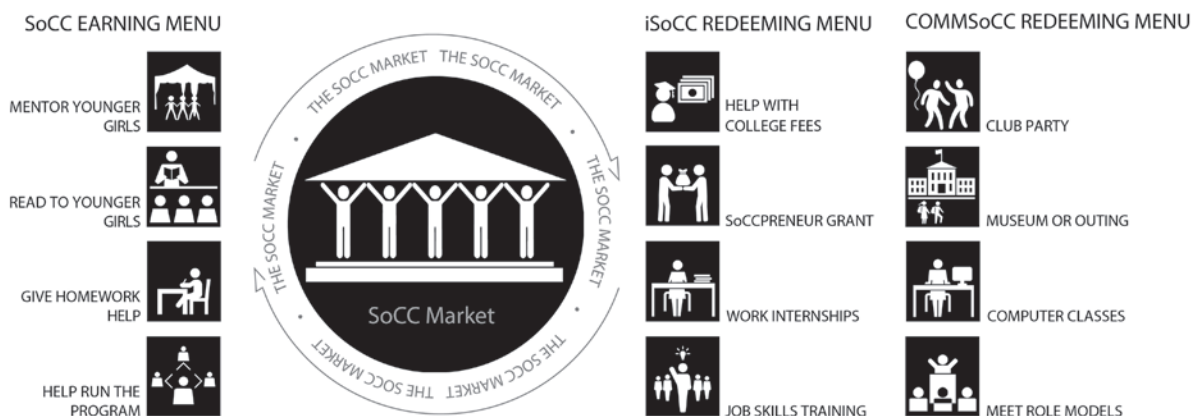
**SoCCs can become a barter mechanism of social goods across communities taking charge of their own development, with professional planners acting as their consultants. Just as carbon credits encourage and reward environmental responsibility using market mechanisms.**

Communities and the individuals earn SoCCs for actions that benefit their neighbourhood, city or region in a manner that does not exclude or harm anyone else. Examples of how SoCCs are being earned in projects in other countries include creating, enhancing, or maintaining public spaces that are truly open to all; assuming stewardship of natural resources such as water harvesting, planting, and caring for trees; and running training centres for skill enhancement, schools, and health clinics that are accessible to all and accept SoCCs as payment. In addition to the above, projects are being developed in underserved communities and so-called slums to earn SoCCs, or SoCCs + cash, for community created essential services that the government has provided to most of the wealthier communities in their city, but has failed to provide to them. In this case, the sponsors of the SoCC Market will negotiate with the government to pay a portion of the fair market value of the project to the SoCC Market in cash for passing on to communities for these accomplishments.

National and international NGOs or donor agencies that are helping support some of these projects with

Asia Initiatives are getting a 200-300 percent return on their investment since community members are doing at least one additional good to “earn” the item on the Redeeming Menu that is supported by the funder.

Once individuals and communities have collected the requisite number of SoCCs, they will be able to redeem them via the SoCC Market for items from a menu of goods and services available. These trades and information will be accessible via computers or smart devices, but also in a simpler form via ordinary mobile phones, which are widely used in poor communities around the world today. In an updated version of traditional barter, communities will also be able to crowd-source goods and services from one another using SoCCs or a combination of SoCCs and cash. It is also expected that some governments may allow communities to pay water and electricity bills using SoCCs in the near future. Other items available for SoCCs may include school or college fees, public transport tickets, talk-time on telephones, lower rates for health insurance, lower-interest loans or higher-interest savings from commercial banks, skill-building scholarships for local youth, Internet services, fruit tree



Flow of SoCCs through earnings and trade Image credit: Author

saplings, and other things communities can propose and get approved by popular vote on the SoCC Market.

Upon registering on the SoCC Market to undertake a project, a community designates one or more (depending upon the community's size) of its members as "SoCC Managers," who will receive training to trade on the SoCC Market on the community's behalf and help communities complete projects and trades successfully. SoCC Managers receive commissions for each completed SoCC transaction. It is recommended that SoCC transactions be held in open meetings once a month or more often, to encourage peer review, just as is done in many micro-credit groups. Larger transactions are held in multi-community meetings for the same reason.

Other SoCC services include SoCCon, which aggregates the demand of poor communities by getting them better prices for critical supplies, and the SoCC Starter, which enables young people to obtain capital for starting small social businesses. While communities currently have little reason to prioritize joint activities and no framework under which to do so,

the SoCC system can help them recognize the social strengths they already possess and focus jointly on the shared challenges they face, thus strengthening their social capital.

In conclusion, it can be said that as cities around the world and especially in the developing world continue to grow beyond the management capacity of their governments, crowd-sourcing of responsibilities and services that were once provided by the communities themselves will need to be considered. Not only in services, the decision-making processes need to be crowd-sourced to ensure that the strategies for urban development are always ground-up. This realization has also been noted in the Sustainable Development Goals agreed upon by members of the United Nations in 2015. These worthy goals need all three forms of capital for their actualization- Financial Capital, Ecological Capital and Social Capital. However, Social Capital is unique in this trio as it is a capital that grows in direct proportion to how much it is further crowd sourced and harnessed, so it is time to put in squarely into all urban development calculations.

### ***About the Authors***

Geeta Mehta is an adjunct professor of architecture and urban design at Columbia University in New York. She is the founder and president of Asia Initiatives ([www.asiainitiatives.org](http://www.asiainitiatives.org)), a non-profit organization, where she has developed the concept of Social Capital Credits (SoCCs). This breakthrough virtual currency for social good is currently in use in India, Ghana, Kenya and USA, incentivizing projects in waste management, tree planting, neighbourhood improvements, and river restoration. Geeta is also the co-founder of "URBZ: User Generated Cities" ([www.urbz.net](http://www.urbz.net)), that works with undeserved communities to help them transform their neighbourhoods through advocacy and by improving public spaces and homes. Geeta has co-authored five books. She is a frequent juror for international design competitions and a speaker at international forums related to architecture and urban design. Geeta was recognized as one of the 21 Leaders of the 21st Century by Women's eNews in 2015.

Shreya Malu received her post graduate degree in urban design from Columbia University, and her professional architecture degree in India. She has worked in the field of urban design and planning for seven years in various capacities. Most recently, she worked with the UK based Halcrow Group, where she led design projects for institutional campuses, industrial master plans and development plans of metropolitan areas. Over the years, her professional and academic work has focused on the theme of urban sustainability and equitable planning processes with emphasis on inventive data analysis. She is one of the contributors on the book "Building Social Capital through Design" to be published by Columbia University in Spring/Summer 2017. She is a member of editorial board for the Indian magazine "My Liveable City". She is also an active volunteer with Asia Initiatives.