



# THE INCLUSIVE CITY

TRIUMPH · REFLECTION · INNOVATION



DECEMBER 2014



THE FLETCHER  
SCHOOL

TUFTS UNIVERSITY



This publication and the conference which informed it were organized and hosted by the Institute for Business in the Global Context, with support and collaboration from the MasterCard Center for Inclusive Growth.

THE INSTITUTE FOR  
BUSINESS IN THE  
GLOBAL CONTEXT

## About the Institute

The Fletcher School's Institute for Business in the Global Context (IBGC) was founded in recognition of the need for a new approach to the study of international business, innovation, and capital markets—one that prepares global business leaders with essential “contextual intelligence.” Through four core activities—research, dialogue, education, and lab—the Institute provides an interdisciplinary lens through which the inter-connections between the world of business and the world - geopolitics, law, environment and the human condition - can be understood. This is also a forum for original thought leadership, professional education and conversations among peers.

The Fletcher School at Tufts University is the oldest exclusively graduate school of international affairs in the United States.



MasterCard

## About the Center

The MasterCard Center for Inclusive Growth was created to foster collaborative relationships between academia, governments, nonprofits, the social design community, and the private sector. Through the advancement of research and strategic philanthropic investments, the Center will support and enable those historically excluded from financial services and serve as a catalyst for change.

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## More Online

See the full conference agenda and more from *The Inclusive City Forum* online at [fletcher.tufts.edu/inclusive-city](http://fletcher.tufts.edu/inclusive-city)



“Cities are changing.  
We have to change  
with the people of our cities.”

– Tom Menino (former Mayor of Boston)

# Forum in Review



# About

In a world that is for the first time predominantly urban and rapidly becoming more so, the challenges and opportunities experienced in cities are unprecedented. On one hand, massive urbanization brings enormous pressure on governments and the market alike. The ranks of urban poor have swelled, generating acute demand for accessible and affordable goods, infrastructure, and services. On the other, today's urbanization in emerging and frontier countries is fluid. Flows of capital and population have become circular and multidirectional.

Transactions and connections associated with such movements, together with new forms of technology and communications, promise potential system-challenging ideas and innovation. We situated our discussions at "The Inclusive City Forum" in this broad context, engaging in active dialogues, idea exchanges, and problem solving.

More than 200 students, thought leaders, experts, policy makers, and practitioners from around the globe gathered over two days to gain better understanding of the issue of today that face our cities around the globe and add their own voices to the dialogue. We invite you to join in this ongoing conversation around inclusion in the urban context through this report.

Where does urban inclusion get its start – from government institutions and mandates or through social movements and mass advocacy? What are such experiences of urban inclusion in the areas of disease prevention, housing provision, and infrastructure financing? How will cities confront the disparities between boons of urban economy and deprivation for the poor ranks of their citizens? How can slums represent unlikely hubs of innovation and a gleaming hope for the future of strong and broad growth? How can we use technology to create inclusive and innovative urban practices?

This conference, sponsored by the MasterCard Center for Inclusive Growth and Fletcher's Institute for Business in the Global Context, featured experts from around the globe to address these questions on the first day and live problem-solving in an intensive, multidisciplinary setting on the second. We thank our sponsors and the many people involved, who helped spark new thinking and new ideas about the Inclusive City.

With warm regards,



**Weiping Wu**

Senior Fellow, CEME, Institute for Business in the Global Context  
The Fletcher School  
Tufts University

"Great cities need great leaders.  
The greatest cities in the world  
will be the most diverse  
and the most inclusive."

– **Walt Macnee** (President,  
**MasterCard Center  
for Inclusive Growth**)

## How to Make a City Great

Research from MasterCard Worldwide, McKinsey & Company, and Monitor Deloitte brought new perspectives to the age old question of why certain cities flourish while others struggle to stay competitive. From forging new models to address the pressing need for low-income housing across India to exploring the urban transformation occurring in financial inclusion throughout Africa to simply asking, "What makes a city great?" Vikram Jain of Monitor Deloitte's Monitor Inclusive Markets, Yuwa Hedrick Wong of MasterCard Worldwide, and Shannon Bouton of McKinsey & Company each unveiled insights into the robustness of the cities of today and tomorrow.

Their reports "*African Cities Growth Index*" (MasterCard), "*How to Make a City Great*" (McKinsey) and "*State of the Low-Income Housing Markets*" (Monitor Deloitte) can be found on the Forum website: <http://fletcher.tufts.edu/inclusive-city>





“Cities are the best tool we have for changing poverty into prosperity. They are the path through which development goes.”

“The fact that cities are unequal is just another way of saying that cities are diverse”

“The poor aren’t in cities because the cities made these people poor, the poor come to cities because of the promise of a brighter life.”

“Cities should never apologize for their inequality.”

“Just as there is no atheist in a foxhole, there is no such thing as a sensible libertarian in the city”

“I don’t see a path towards a better government that doesn’t run through cities.”

# Ed Glaeser

## The True Promise of the City

Cities should never apologize for their inequality.

The car continues to be a mistake.

Mahatma Gandhi was wrong.

Ed Glaeser captivated the audience with his keynote on the promise of the city, turning on its head the logic many assume is true when it comes to the places so many of us work and live:

Cities should not apologize for inequality. Why? Because they don’t cause it, they simply attract people, both rich and poor, to better services and opportunities. Poverty, then, is a sign of urban strength, not failure.

The car continues to be a mistake. Why? It subverts the natural urban flow of information.

Mahatma Gandhi was wrong; it’s cities not villages that are central to India’s development.

We live in an era of urban resurgence across the globe. As Glaeser noted, cities are a chain of genius from one generation to the next, central to the flow of information as well as the flow of people and goods. Because of that, in an increasingly urban world, cities are vital not just to the development of the world in the past, but they represent a place for hope and promise into the future.

“The fact that both poor and rich people come to live in cities is actually showing signs of urban strength, not urban weakness.”

“We as a country engaged a Potemkin village strategy that acted as if the real city was somehow the physical structure or infrastructure, rather than the people who use that infrastructure.”



## Top Down

"Local community-driven contributions can be very meaningful, however they need to be enabled, supported, and sanctioned by city governments."

**Matt Nohn**  
Harvard Graduate School of Design



"City hall is planning for the future – and it is not just one future; it's planning for the greatest number of possible futures."

**Corey Zehngelot**  
Boston Redevelopment Authority



"The transformative nature of cities and the power of city hall is really this: the capacity to manage, integrate, coordinate, organize, and support diverse actors, divers sectors, diverse residents...our attempt at good governance is this integration – a systems approach, not a siloed approach."

**Fernando Ona**  
Tufts University School of Medicine



# Which Way to the Inclusive City?

Top down or bottom up? From which direction does a truly inclusive city rise?

From the slums and bazaars on up, that is the clearest path, at least according to those who attended the opening conference debate.

Following a spirited Oxford-style back and forth on the topic, 60% of the crowd voiced support for the bottom up team's compelling arguments as victorious.

While neither team would propose that inclusion can simply rise from either governments or individuals, both teams could agree that the road to the inclusive city is paved in action. Neither city hall nor the communities it serves can sit back and wait.

## Respondent

"How do we put in place community infrastructure and governmental and institutional infrastructure so that we as a society can determine where the line [between the role of government and the role of people outside the government] should be?"

**Nigel Jacob**  
Living Cities



"2.5 billion people in the world lack access to sanitation services; that really raises the question – where is city hall? Where are the mayors of the world who are not providing simple sanitation services to 2.5 billion people?"

**Gaurav Tiwari**  
State Street Global Markets



## Bottom Up

"It is the era of the changemaker, it is the era of the changemaker city, and I urge the mayors of the world to get out of the way, to encourage people to make solutions they know are needed, and to transform the cities that we have into ones that are inclusive and truly participatory."

**Fernande Raine**  
Ashoka



"Households do not rely on city hall to make the decisions around where to get land, how to get housing, how to access water, how to access health, for their security – the majority of these people do not rely on city hall, they rely on local community structures."

**Caroline Wanjiku Kihato**  
University of Witwatersand







# A Tale of Three Cities

## Medellín, Mumbai, and Addis Ababa

What truly makes a city inclusive? What is the best pathway to get there? Those questions inspired “deep dives” into three very different cities. We chose Addis Ababa, Medellín, and Mumbai not because they are the biggest cities or because they have found a panacea to the issue of urban growth, but because they provide a deep cross section of cities striving to integrate diverse and seemingly divergent populations, interests, and incentives to achieve broader prosperity.

Every city is unique. The problems faced, the solutions that work, and the people that call it home cannot be extrapolated into a simple formula. Yet, by exploring these three urban hubs in the throes of transformation which require confronting issues of inclusion, we hoped to elucidate new thinking about urban inclusion.

### Medellín: Most Dangerous to Most Innovative

Just 12 years ago, there were 177 homicides per every 100,000 inhabitants in Medellín – a number nearly 5% higher than in the world's current most deadly city, San Pedro Sula, Honduras. Today, Medellín is remarkably safer, greener, and more functionally built. The number of homicides is down more than fourfold, open space has increased from 0.65 to 1.48 m<sup>2</sup> per inhabitant, and more than 300 pieces of state-of-the-art infrastructure have been built, including metros, cable cars, walkways, hospitals, parks and escalators.

What lessons can we learn from Medellín? Experts Diane Davis (Harvard School of Design), Julio Dávila (University College London) and Jota Samper (MIT) pointed to a new sense of literal and figurative connectedness, bringing the poorest areas of the city into the fold with transportation and transforming historical imbalances.

The wealthy can enjoy the luxury of mobility, Dávila noted, but the poor are often anchored to one place. The newfound mobility for the poor in Medellín allowed for connectivity that simply wasn't possible before, transforming the city's image from one of violence to one of inclusion and economic growth through representative governance and community engagement.

### Addis Ababa: City of Transformation

Founded over 100 years ago, Addis Ababa has long been considered the “diplomatic capital” of Sub-Saharan Africa. As it continues to grow, the Ethiopian capital is undergoing a remarkable metamorphosis. With a young population, the city is establishing itself as a hub of commerce, culture, and innovation.

Alex de Waal (World Peace Foundation), Elias Schulze (Kaymu), and Samuel Gebru (Ethiopian Global Initiative) described the city as much more than a city of bureaucrats, but an emerging hub for both business and inclusion. Drawing on the diversity of the panels' experience, a focus on the relative security, stability, and access dominated the conversation, features which set it apart within the region and are poised to continue to attract talent and investment. This dynamic city has undertaken a number of ambitious plans to leverage both its young and entrepreneurial populous, including the roll out of an ambitious new city plan, and policy innovations, such as the world's first grain exchange. In addition, the strength of

its diaspora cannot be underestimated as a highly valuable force in establishing Addis as a major draw. Great optimism for the city was evident amongst both the crowd and the panelists. Even amid the buzz surrounding cities such as Lagos and Nairobi, attendees appeared convinced that Addis would continue to play a major role as a hub and influencer for at least another 100 years.

### Mumbai: Mega-City at a Crossroads

Few cities in the world can match Mumbai when it comes to scale both in terms of sheer size and of disparity between the rich and poor. Vibrant culture and bustling industry give way to an urban center with over 50% of its population living in slums.

Scholars, writers and travelers are just some of the many groups of people who have been captivated by the city over its long history. Bhaskar Chakravorti (The Fletcher School), Vikram Jain (Monitor Inclusive Markets), Pragma Madhvani (Pratham), and Holli Semetko (Emory University) are among them. This esteemed panel spoke frankly about

their continued enchantment with the city and with the magnificent scale at which Mumbai's issues of inclusion, innovation, urban planning, and regulation are colliding. From the newest financial inclusion regulations to climate change and the micro-economies of the slums, the audience was invited along for a cross-cutting and collegial conversation which sought new solutions to old problems in the face of slowing economic growth and increased international scrutiny.

Could innovation come from the entrepreneurs in slums, or somewhere else? The answer, according to our panelists, was “all of the above and more!” From Pratham's innovative educational solutions being incubated in the Dharavi slums, to the first-ever regulated mandate for corporate social responsibility recently passed in Delhi and playing out the boardrooms of Mumbai, this city shows no signs of slowing when it comes to innovation and entrepreneurial drive. One segment to watch will be the quickly growing consuming classes, the desires and behaviors of which have the potential to shift our markets, behaviors, and conceptions like never before. ■





# Spotlight Sessions: Health, Housing, and Investment

The Forum's breakout sessions gave attendees the space to explore the many contrasting aspects of urban life which create value for individual residents, investors and planners. Four different groups convened, each charged with key topics to all of the world's urban enclaves.

## Health Equity and the Inclusive City in the Global South

Are cities good for you? According to Dr. Jason Corburn of UC Berkeley, it depends on a number of factors, including who you are, where you live, and how that city is governed. In fact, many of the fastest growing cities do so with increases to inequalities than manifest not only in assets, but also in access to services, safety and health. Dr. Mkeye

Mwamburi, Director of the Tufts Center for Global Public Health, further elucidated the public health concerns of rapid urban growth, drawing upon his extensive global research into health outcome disparities to shed light into the human condition in modern-day cities.

## Built Environment and Housing

The Built Environment and Housing panel brought together a terrific mix of academic and on-the-ground experiences. Led by Tufts Professor Weiping Wu, the panelists included Beth Chitikwe Biti (Dialogue on Shelter, Africa), Julio Davila (University College London), Vikram Jain (Monitor Inclusive Markets, India), and Caroline Wanjiku Kihato (University of Witwatersrand, South Africa).

The panel discussion and audience interactions centered around three questions:

- (1) What are physical implications for the built environment that stem from slum housing, state provision, or market-based approaches?
- (2) Given the widespread drive towards private homeownership, what is the role of other forms such as rental, sharing, and community ownership?
- (3) What are the main challenges in making housing provision more inclusive?

Across a number of developing countries, particularly in Sub-Saharan Africa, state policies and public-sector efforts often have had the unintended consequences of pushing low-cost housing to the peripheries of metropolitan areas, exacerbating urban sprawl and worsening the poor's access to transport.

Such policies also tend to over-emphasize home ownership, both to increase stakeholder buy-in and wealth accumulation. But quite often, renting is a more flexible and affordable option for the poor. To enable their transition into homeownership, conventional mortgage financing mechanisms need to be expanded so that the poor can build and improve housing incrementally.

## Infrastructure and Investment: Considering Private-Public Partnerships

This session focused on financing urban infrastructure and, in particular, on the experience and role of the private sector in this intermediation. Through interactive

discussion, the panel explored innovative programs, vehicles, and deal structures that link private investment firms and governments (whether through budgets or investment vehicles) to finance urban infrastructure development. Its panel's drew upon examples from considerable field experience in Asia, Africa, and Latin America.

As the overarching theme of the conference was inclusion, the panel likewise explored the implications for financing and investment posed by the need to insure access for all urban residents to assets and services.

Through a structured series of questions, the panel explored specific themes that included the scale of infrastructure investment required to support the current pace of global urbanization, including what sectors require the largest investments. With a focus on

sourcing, the panel also addressed questions related to the scale of urban infrastructure investment expected to originate from traditional public sources, including development finance institutions, as opposed to the private sector.

The session next turned to the role of non-traditional financial sources – including community sources in urban infrastructure finance.

The panel closed by considering the primary challenges to private sector investment in scale and the effective role of government in removing barriers and encouraging public/private cooperation to close funding gaps. ■



# Leading an Innovative City



No conversation about cities is complete without the people who actually make the city run. And there's no person who makes a city run more profoundly and more significantly, more deeply than a mayor.

Benjamin Barber, author of "If Mayor's Ruled the World" and Tom Menino, former four-term mayor of Boston, sat down to have an honest conversation about the current state of cities, and the unique role mayors have to play in the evolving urban landscape—one of Mr. Menino's last public appearances.

The following are excerpts from that conversation.

See page 36 for a special interview with Tom Menino, the "Mayor for All", on his tenure and the importance of inclusion.

## BARBER

We live in a world where every challenge we face is cross border, global in character, and increasingly our national governments simply are incapable of meeting the challenges. In recent years my experience has been, as it has for all of us, the paralysis of the political system, the inability of national politicians to move beyond their ideologies and solve the problems which it is government's fundamental task to solve.



## BARBER

Cities are happening. Cities are where the solutions are being found. Cities are where government still works. Cities are still where there is some modicum of democracy ... ask them about their mayors, even of a different party, ask them about the city councilors, and they'll say, we trust them. We don't always like them. We don't always vote for them, but we trust them.

Mayors are and must be pragmatists if they are to govern well, which is to say, they can't afford to stand on ideology. They can't afford to stand on principle, because while our national politicians are standing on principle, the country's falling down.

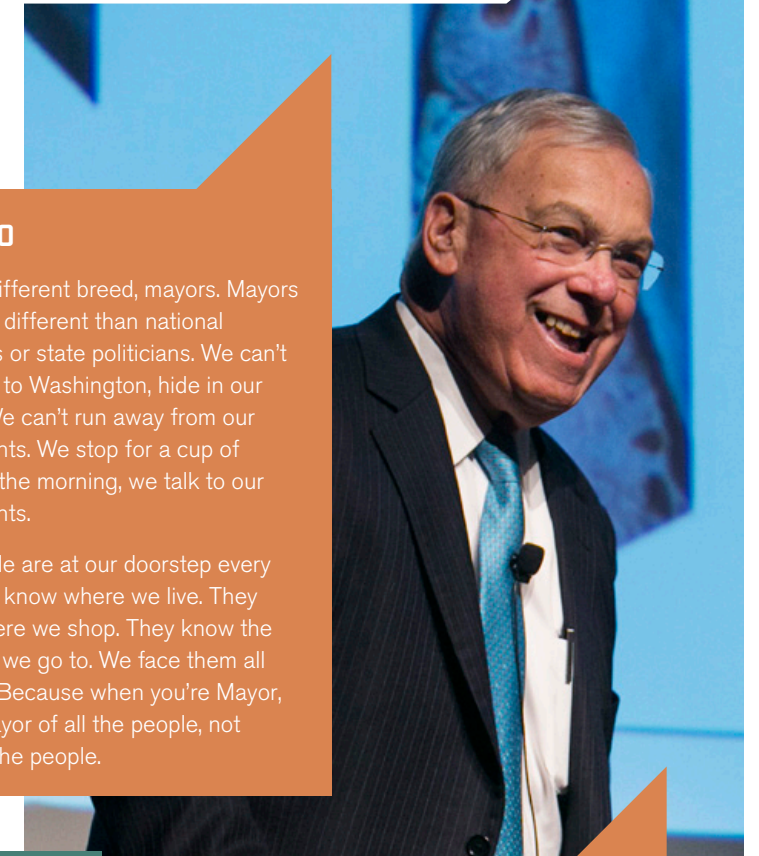
## BARBER

Mayors undertake governance in the original sense of that word. Governance is supposed to be not about grand ideological battles, but about solving the problems of health, transportation, schooling, retirement, work, jobs, that we need to have solved so we can get on with our lives.

## MENINO

We're a different breed, mayors. Mayors are much different than national politicians or state politicians. We can't run down to Washington, hide in our offices. We can't run away from our constituents. We stop for a cup of coffee in the morning, we talk to our constituents.

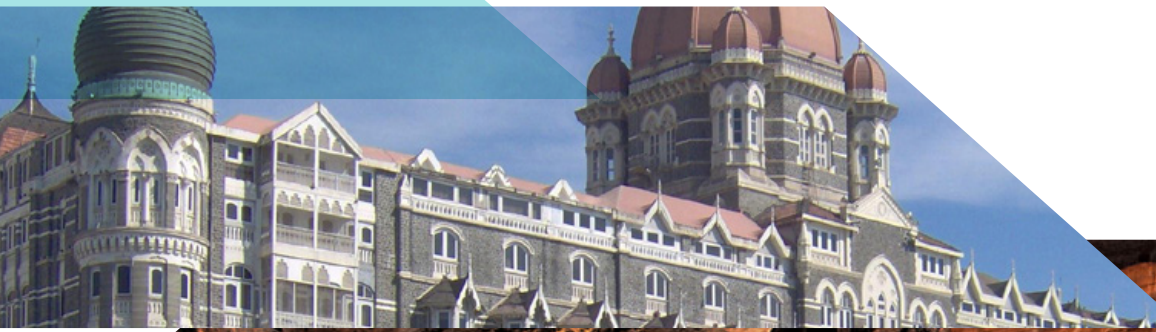
Our people are at our doorstep every day. They know where we live. They know where we shop. They know the churches we go to. We face them all the time. Because when you're Mayor, you're Mayor of all the people, not some of the people.



## MENINO

But cities that have real mayors get real things done. I was Mayor for 20 years, and I was a city councilor for ten. Why was I there so long? I couldn't get another job. That's the real reason. But I loved every minute of it, and I'm asking all of you, think about government. You don't make a lot of money, but let me tell you - when you go to bed at night, you put your head on the pillow, you say, I did something for somebody. And that's the most satisfying part of my mayor's job for 20 years, was I was able to say, I helped somebody out.





## On Cities: A Conversation on City Culture & Film

Perspective is everything, and to many urban dwellers their personal city experiences move beyond generalizations and catch phrases on tee shirts. Understanding how each of the many perspectives and realities relate, complement, interact, and differ is the basis for creating more functional and profitable cities.

Filmmaker and University of Miami professor Sanjeev Chatterjee looked at the city through one very specific lens – his camera. Seeking to capture the wide angle of the many

experiences, stories, and vantage points in cities around the world, Chatterjee brought the Forum's attendees closer to Mumbai, Petra, and Rio's quotidian ebbs and flows.

As Chatterjee noted, it is not the inequality of experience or resources that he finds troubling, but "the absolute poverty that lies at the lowest extreme" in places like Mumbai. His work *On Cities* played throughout the Forum.



## Past, Present, and Future Mumbai: A Fictional Journey

The importance of the cultural identity of cities cannot be understated when identifying and constructing routes to sustainable and equitable urban development.

As a story teller and native of Mumbai, Manil Suri offered an illuminating perspective of life in an Indian metropolis through his trilogy of novels: *The Death of Vishnu*, *The Age of Shiva*, and *The City of Devi*.

These stories, and the author's experiences that inspired them, offered a window through which the audience could better envision and understand the multifaceted nature of the urban struggle.





“An inclusive city is connected to a smart city,  
because it’s a city that really looks at information,  
communications technologies,  
and it also looks at investing in human and social capital.

And that’s what inclusion is all about.  
It’s not just one thing.

It’s a whole panoply of ideas and services  
and access to information.”

– Sandra Baer (Smart Cities Council)

# Solutions Symposium

Leaders from the private, public, and social sector gathered to grapple with six issues facing the urban landscape in a day of live problem-solving.





# Scaling Up: Affordable Housing in India

Facilitated by Vikram Jain, Monitor Inclusive Markets

## Overview

Housing for the urban poor in India fails to match its rapid urbanization. This results in low-income families living in cramped, sub-standard and often rented accommodations with limited access to civic amenities. The Government of India estimates the shortage to be about 20 million homes. The innovation symposium focused on the private sector in providing quality affordable housing to maximize the amount of housing available to low income earners within the US\$160 – US\$400 (monthly) income bracket.

The discussion began by creating an

ecosystem, highlighting the most influential actors within the ecosystem, and defined problem statements for each lynchpin entity to progress and segued into ideation.

## Stakeholders

From the pool of stakeholders in the ecosystem, landowners, city government, and developers were identified as the main influential factors.

Landowners supply 90% of the land (residential and agricultural) in India. The priorities of landowners are profit making and asset possession. As the primary source of income for landowners is the eventual

sale of their asset, it seems intuitive that owners would want to sell land expeditiously. However, many landowners have historically resisted selling, hoping instead for higher prices in the future – thereby limiting the inventory for lower-cost homes. After identifying these bottlenecks, the group brainstormed on strategies to motivate and provide incentives for these landowners to sell their lands.

The responsibility of the city governments is to streamline the land development approval and permit process. The major goals discussed for city governments were tax revenues, political motivation and self-interest

of government officials, and economic development of their respective cities. Counterintuitively, however, many municipal officials have done just the opposite in an effort to reduce the congestion and increase security in the cities, as making more housing affordable could attract more migration into the city and exacerbate already strained infrastructure for social amenities – e.g. schools, electricity, water, etc. – in the future.

## Solution

To reach a solution, the group thought it was more important to help the city government become an enabler of land development by

eliminating bottlenecks involved with land permits and approvals.

The Developers are central to making affordable houses available. These private sector players prioritize profit-making and brand-building. However, their concerns also include: rising cost of land and upfront funding for land acquisition, bureaucratic process of granting land approval and development permits.

The group eventually arrived at two initial solutions. First: adopting a single window approval for obtaining land permits and development approvals. Computerizing the permit approval process would be a first step.

In addition, an expedited alternative to the more lengthy process could be implemented. Approval templates could also be provided so that successful application would be more likely.

Second was the taxation of vacant lands, which would encourage quicker turnover in undeveloped land. City governments could also set-up policies such as granting limited tax holiday on land revenues. Furthermore, the developers and landowners would establish a co-development agreement to protect the interests of landowners. ■









# The Power of Local Government: Land & Infrastructure

Facilitated by Julio Dávila, University College London and Caroline Wanjiku Kihato, University of the Witwatersrand

## Overview

This group examined a case study on a recent policy proposition to formalize land rights by establishing a land titling system in Maputo, Mozambique. The group identified three primary actors in this process and mapped the relationship between them: the national government, individual household buyers, and a local leader referred to as the 'Secretario de Bairro.'

The group posited the following questions to each stakeholder:

The national government's role is to

improve the welfare of communities through infrastructure and investments, to maximize the value of land, and to provide security to its citizens. Top concerns are avoiding civil unrest due to dissatisfaction with land rights policies and the cost of relocating citizens displaced by incoming investors. The government is disincentivized to address these concerns, however, as it benefits from the current informal system, where it can engage in land speculation and financially benefit from the sale of land to commercial investors. We asked, "What if we could help the national government to improve public welfare while minimizing costs?"

## Stakeholders

Individual buyers are the most affected of the land tenure problem, and are the stakeholder most vulnerable to the failures of the land regulatory system. Their goals are to buy with adequate security, receive benefits of legal land and home ownership, and access improved infrastructure, income-earning opportunities, and public services. Concerns include a lengthy and costly land registration process, land insecurity, and lack of access to a transparent, single land records system. We asked, "What if we could help household buyers solve the lack of legal land and home ownership with a simplified, recognized title?"

The Secretario de Bairro is the arbiter of informal land ownership and the middleman between the Frelimo political party and the buyers and sellers. He hopes to facilitate change in the regulatory system, maintain his influence, preserve community harmony, and bring in new investments to further infrastructure and income-earning opportunities for community members. He is, however, subject to competing interests between Frelimo and the buyers/sellers. He fears Frelimo's loss of power during elections, and is at risk of becoming corrupt in order to preserve his influence. We asked, "What if we could help the Secretario de Bairro solve the lack of community development and reduce

the uncertainty of future investments by formalizing land ownership while maintaining his influential role?"

## Solutions

The team creatively thought about each actor's dilemma through a combination of object and word association exercises to develop a series of mini-ideas to jumpstart a larger solution. These included the ideas of transitional tenure, transfer of ownership to the community, the use of increased value to fund infrastructure improvements, and relocating the Secretario de Bairro's to City Hall.

Striving to reach a proposed solution, the team fleshed out ideas through the lens of the individual buyers and explored the notion of a communal land system. Entitling the proposition 'Right to the City,' they proposed a system of land trusts in which community members are free to occupy communal land and share responsibility for the land. Land value would be derived from its use, and communities would decide together whether to bestow ownership upon an individual or sell it to a commercial investor. This proposition provides an innovative starting point for future debates that move away from exclusionary regulatory policies. ■



# Making the Sharing Economy Work

Facilitated by Corey Zehngebot,  
Boston Redevelopment Authority



## OVERVIEW: WHAT IS THE SHARING ECONOMY?

Companies such as AirBnB, Lyft, Uber, etc. have disrupted the traditional way of offering rental services by making it safer and easier for people to trust each other with their belongings. This empowerment of trust has made it into a multibillion-dollar industry. The sharing economy often spurs debate on how best to adapt when traditional players that face many regulatory hurdles are encountering stiff competition from unregulated actors with much lower costs.

With the task of identifying challenges to making the sharing economy work, the team, led by Corey Zehngebot, Senior Urban Designer and Architect for the Boston Redevelopment Authority, and Patrick Schena, Senior Fellow for the Center for Emerging Market Enterprises at the Fletcher School, was first challenged to define what exactly constitutes the sharing economy, and to what extent various players face similar challenges. Are we focused on the sharing economy in the US? In developed or developing countries? The challenges in the various contexts differ, but ultimately the group distilled the sharing economy down to what we believed was its essence: two people conducting a transaction.

## STAKEHOLDERS

From this perspective the group then examined the stakeholders, starting with the two people conducting a transaction: the user and the sharer. The group viewed the sharing companies as intermediaries that facilitate this transaction and provide certain protections to both the user and the sharer. Additionally, there are secondary stakeholders that are impacted by the growing sharing economy. These include both non-users and competitors. Non-users include the immediate communities where the sharers reside (neighbors, local governments, etc.) that are directly impacted by the marketing and rental of these spaces or services. Furthermore, as the sharing economy continues to eat into the market share of traditional players in the market, the impact will likely trickle down further. As the group looked at all the players impacted by the sharing economy, it becomes clear that government has an important role to play in protecting both the direct and indirect stakeholders.

The sharing economy has been successful because intermediaries have been able to provide both users and sharers with a safe and reliable way to connect, but can they continue to ensure this protection as the industry grows and evolves? Trends among key stakeholders are concerns around safety, transparency, and regulation.

**The User:** Users are primarily concerned with having a positive experience, which is driven by good value, ease of use, and safety. Issues related to increased regulation, lack of transparency, and guarantees of safety, could hinder users from continuing to utilize the sharing economy. The primary concern for this group is safe and easy access to sharing services.

**The Sharer:** The primary goals of the sharer are to make money or extract some type of value from the transaction and have a service that is easy to use, where they have control of their clientele. The primary concerns for this group also relate to safety, but in this case it is more around protection of assets and reputation. They are also concerned with being compensated for services or goods provided, and regulation and competition.

**The Intermediary:** Their goals are also to make money, create value, and change behaviors to keep an active client base and offer a convenient, easy to use, and reliable service for their users. Intermediary's primary concerns are around regulation and taxation as well as reputation.

**The Local Government:** As it relates to the sharing economy, the local government seeks to ensure efficient use of resources, safety of the citizens, and protect its reputation. Its concerns are its ability to tax, ensure quality control, and resolve old and new economy conflicts.





**SOLUTIONS**

Solving the major challenges with the sharing economy will likely require multi-sector cooperation. There is a gap in rental service that the sharing economy is filling, and current regulations have been unable to keep up with the changes it has brought to the marketplace. The sharing economy players are either taking advantage of regulatory loopholes or simply operating then asking for forgiveness later. Nonetheless, they have effectively provided participants with levels of protection and safety while keeping trust, for now. In order to continue to meet the demands of the population, regulatory structures have to change and to adapt to this new interconnected economy. The answer should be not to apply the old rules to the new players.

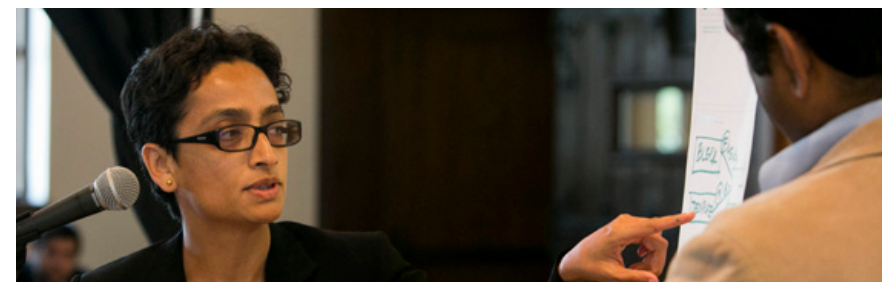
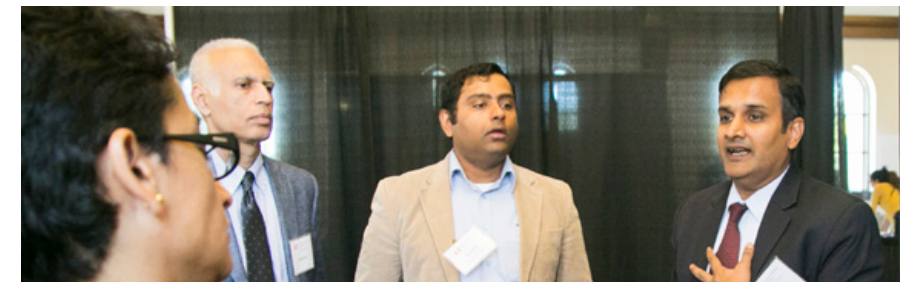
Local governments must continue to work with the traditional service providers as well as sharing economy intermediaries to find ways to ensure safety and transparency in service offerings, while allowing room for this new marketplace that seems to be growing at a rapid pace.

**THE SHARING ECONOMY: TODAY VS. TOMORROW**

The above analysis is based on the idea that the sharing economy centers around two individuals conducting a transaction, but as this marketplace evolves, the roles of these actors could change. Kayak.com started as a search tool to find flights, hotels, and car rentals across various websites, linking users to other websites for booking. Now it offers rentals directly. Could this be the next phase for a company like AirBnB or Lyft?

Additionally, what if the success in the sharing economy leads to individuals purchasing goods to meet demand, leading to further excess and waste in the system? Will the sharing economy stay as two people? EBay created livelihoods for small business owners, and the sharing economy has done the same. These small business owners have the potential to become larger players, and maybe eventually more comparable to traditional service providers.

Ensuring the sharing economy continues to work must be a dynamic and adaptive process, to account for the evolution of businesses and consistent protection of consumer, while still presenting the largest number of options in the marketplace. ■





# Smart Cities

## Citizens and the Digital Future of Services

Facilitated by Mitul Desai,  
MasterCard Center for Inclusive Growth

### Overview

The group identified the key stakeholders and problems associated with creating working Smart Cities, mainly focusing on concerns related to citizen participation and access to utilities.

### Stakeholders

The group began by considering key players within the economic, social, and environmental arenas. These economic stakeholders were primarily identified as businesses, governments, and employees, with utility services, financial institutions, technology, transportation, education, and civil society as additional players. The central social stakeholders were identified as: city governments and citizens, education, environment, housing, transportation, utilities, public health, and welfare systems. The environmental players included the natural ecosystem, the future generation, commercial industry, neighborhood associations, energy and utility institutions, NGOs, the public sector, multi-lateral organizations, and universities.

There are a myriad of problems facing the successful development of Smart Cities, namely corruption, technology access and adoption, human and social capital, pollution, and transportation problems.

Citizens are central to Smart Cities. They are the consumers, voters, residents and leaders of opinion and change. Smart Cities must have their active participation and

engagement, provide adequate access to information, and ensure a working digital infrastructure. The Smart City utility services must be affordable and accessible, but a delicate balance must be found between increased usage and possible increased waste. This must all happen despite possible corruption, ineffective leadership, and lack of awareness and education.

### Solutions


So how can we overcome these barriers and concerns in providing accessible and cheap utilities to all citizens? The group identified three possible solutions:

**Social pressure.** Governments could devise an innovative measurement of each citizen's utilities footprint then use this metric to either "shame" users into reducing their usage by providing comparative stats on their monthly usage bills or "encourage" lower usage by providing monetary incentives for decreased usage.

**"Create a city from scratch."** People could generate income by creating their own kinetic energy through bicycling and selling it back to the city. Houses could be self-contained; instead of using an elaborate infrastructure, each unit would be equipped with its own energy source.

**Eliminate waste.** Governments could charge higher rates for usage above a designated acceptable amount or charge more at increasing rates. Cities could also encourage composting to decrease waste. ■





“I think an inclusive city is one that provides opportunities for people across the economic spectrum, people from all walks of life, skill sets, ages. It really embraces the kind of diversity that makes cities really rich and exciting, wonderful places to live, work, play, worship, and whatever people want to do.”

– Stephen Seidel (Habitat for Humanity)

# Features





# An Interview with Thomas Menino Boston's Mayor for All

We were honored to host Tom Menino as a special guest for this year's Inclusion forum. His tenure as mayor of Boston marked one of the greatest eras of growth, innovation and inclusive policy-making in the city's history.

We at the Institute, along with the many residents of Boston he represented throughout the years will miss his leadership and vision. The following is a transcript of our exclusive interview with the legendary "Mayor for All," conducted during The Inclusive City.

**MENINO:** Well, the inclusive city to me is a city that welcomes everyone, has opportunity for everyone who lives in it, no matter what income level you are. See, inclusive means the inequality issue goes away. Inequality is a big issue in our country today, because it's really split between the rich and poor. And we have to figure out how we bring those people together and make them able to work together and give opportunities to the people who are at the lower socioeconomic level. That's what you've got to do.

**INTERVIEWER:** You were the mayor of a very innovative city for a long time, somewhere that's been able to change and stay innovative and stay on top of it as far as competitiveness. What advice would you give you to other mayors who are looking to do the same thing?

**MENINO:** As mayor, looked at my population, how it was the youngest population in America, where there were all these college students, and we had to make something attractive for them to stay in our city, to take those jobs in the banks and the engineering companies, the bio companies, the hospitals. And I had to make sure we had events in the city and a quality of life that they wanted. I got one major corporation to move into Boston. They were in another city where they couldn't recruit young professionals, because there was nothing for them to do at night. We made Boston a place where they feel comfortable. I also started a one in three group, for the ages of 21 and 34. And I used to meet with them. I got some ideas for legislation. They're very smart people. My one in three operation was to get young people involved, and it was a great time, great fun. They had fun, too. They used to go on pub crawls. They wanted me to go on pub crawls. But they were very helpful. You have to make people feel comfortable. They want to stay here. There's opportunities for them. That goes in inclusion, too. Inclusion, opportunity. You don't have inclusion, you have no opportunity.

**INTERVIEWER:** We spoke about the tension between top down versus bottom up and how critical city governments are in making sure that the voice of the people is heard. Is that something that you experienced in your time?

**MENINO:** Public/private partnerships are very important if you're mayor of a city, because they make it happen. Now, you do that, you

gain the trust of the business community. You know, a lot of mayors want to fight with the business community.

My attitude was, hey, they could be helpful to me, make the city look better, and they'll expand use here. They feel comfortable here. So I developed partnership with State Street Bank. They gave us a couple of hundred jobs, summer jobs in the summertime. John Hancock gave us 600. You know, develop those relationships. That's important.

But also, you can't forget the mom and pop stores. Those are the heart and soul of a city. That's the heart and soul, are the small guys. But the big guys, they have the resources, and they make it work.

And I'll tell you honestly, as mayor for 20 years, any time I needed something, they were there for me. The Marathon, we had that. I created One Boston. Right? The One Fund. And every major corporation in Boston gave me a million dollars. Now, that shows their commitment.

But also we got the little kids selling lemonade on the street corner, gave us money to the One Fund. So it's that combination. You have to be able to recognize that you have to do both, be downtown, but also be in the neighborhoods. The neighborhoods are much more fun than downtown.

**INTERVIEWER:** How critical do you think it is for cities to be focusing on inclusive growth, versus just typical growth?

**MENINO:** Well, you know, inclusive growth, that's ethic, economic, housing, all those things. You have to have that. You can't just have one type of folks living in your city. How do you make it all fit together? Knit it all together as one city, because you can't have this divide. Divide doesn't work. We used to have divide in Boston. And when I became mayor, I'll take credit, we made it a better city for all the people, not some of the people. In the past, it was just some of the people doing well, and the other people weren't doing well. I made a commitment, I was going to make everyone share in the wealth of the city. You know, I think we've done a pretty good job of it. ■







# Housing as a Right

by Weiping Wu  
author of “The Chinese City”

For new comers and the poor, urban life is precarious – lack of shelter, low and uncertain earnings, and increased exposure to diseases. Given the severe shortages of affordable housing in a large swath of the developing world, urban slums have proliferated, becoming homes to a permanent underclass never fully integrated into the urban society. According to the United Nations, one of every three people in the world will be living in slums by 2030. But ingenuity also has arisen from this seemingly destitute landscape. There are unconventional practices in both financing the building of new units and upgrading existing substandard housing for low-income families. Innovations engaging the poor in the housing sector have the potential

to affect a large proportion of the urban population and ultimately drive up economic growth, locally or nationally.

A question, therefore, is whether housing should be considered a right that different groups of the urban population should have access to. This is recognized by many nations (through their constitutions) and in the Universal Declaration of Human Rights and International Covenant on Economic, Social and Cultural Rights. The recognition of such a right is more common in the more industrialized world. While there have been concerted efforts to promote this in the global south, particularly through the United Nations Center for Human Settlements (UNHABITAT), actual progress has been slow.

Perhaps a new way of thinking would be to position housing as a key element of welfare. In the context of the welfare state, housing is an important pillar alongside social security, education, and health care. Together, these benefits may reduce income inequalities, and that is expected to affect housing consumption. Welfare regimes that produce high levels of inequality are likely to have high levels of homelessness because of the relatively weak purchasing power of lower-income households (Stephens and Fitzpatrick 2007). Housing, on the other hand, differs from social security in that it is rarely considered as a universal form of public provision. Even in the most generous situations, it is provided for a minority of the population. Conceptually, “housing manifests a high degree of ‘embeddedness’ in social structure. Its very pervasiveness in terms of influence on life styles, urban form... and patterns of household consumption” makes it central to understanding welfare (Kemeny 2001, p. 56).

At the individual level, housing is a basic necessity and plays a major part in defining life styles. For migrants in particular, it is indispensable in their adjustment to a new environment. Housing is a role context, in addition to the workplace, and family and kinship network, through which rural migrants make their adjustments to urban

life as a resident and neighbor (Chui 2002, Hanson and Simmons 1968). Such housing characteristics as tenure or ownership, type of structure, conditions of dwelling, access to facilities and services, and geographical location are all essential to migrants’ quality of life. Attributes associated with urban living, including the higher density of urban housing and use of community facilities (e.g. water tap and open space), also have some profound social impacts on the life style of migrants from rural origins (Huq-Hussain 1996). From the perspective of life course, the effects of housing on other forms of welfare also are seen in household cost structure. Homeownership, for instance, concentrates costs of housing in early stages of the life course. In contrast, health insurance tends to be more costly during later stages (Kemeny 2001). For households with severe resource constraints, tradeoffs often occur between housing expenditure and paying for future social insurance.

If we consider housing as a pillar of the welfare regime, how should the public sector be involved in its provision? Traditionally, different societies have conceptualized housing in different ways as regards to whether it constitutes a public good. For public goods or quasi-public goods, each individual’s consumption of such a good leads to no subtractions from any other individual’s consumption of that good (non-rivalry). Also, it is impossible to exclude any individuals from consuming the good (non-excludability). Examples of quasi-public goods are education, public health, transportation services, and police/fire protection. Through far-reaching housing policies in Europe and elsewhere (e.g. Singapore) where public money has been invested in building housing for workers of modest means, municipal governments often play the roles of landowner, developer, and financier. On the other hand, the view prevalent in the U.S. is that housing should be provided by the market and the most government should do is to regulate the market.

The challenge is that public sector attempts to provide new housing for low income households in the developing world have not met with much success. The primary reason has been that existing building regulations have made the housing unaffordable to target populations and the locations also have been inappropriate. Even attempts to lower costs through sites-and-services and upgrading schemes have not yielded anticipated results. The supply of housing complying with largely unrealistic formal rules and regulations pertaining to plot sizes, rights-of-way, infrastructure standards, building materials, and the like has remained insufficient. As such, the majority of the urban poor lives in illegal settlements or crowded slums, often on land with little value and with extremely limited access to basic infrastructure and services. Informal settlements of the poor have arisen in response to acute housing shortages in low-income communities, large-scale rural-urban migration, and increased urban population.

On the other hand, the public sector has had much greater success where it has entered into partnerships with communities as in the case of slum upgrading. Community and resident participation and initiatives are critical for such success. There has also been success where the public sector has been able to work continuously with low-income communities and regularize land tenure. Many scholars and organizations have written about such experiences with varying success across the world. Two questions have come through as the key to our thinking about housing and welfare in the inclusive city: How can we conceptualize the inclusive city that integrates urban slums and other informal assemblage into the mainstream of urban development? What can be done to support the fermentation of small but system-challenging ideas and innovations that emerge from the slum ecology? Questions like these will help guide our future inquiries to explore how municipal systems tap into the vitality and creativity of the people living in urban slums and beyond to enable inclusive practices. ■





# Civic Crowdfunding

## What It Means for the Future of the Inclusive City

by Rodrigo Davies  
MIT Center for Civic Media

Crowdfunding, the use of online platforms to raise money for projects, has been exploding in the past five years. Crowdfunding is now a \$6 billion global industry each year, and the most well-known platform, Kickstarter, has outstripped the National Endowment for the Arts in providing funding for creative projects in the United States. More recently, crowdfunders have turned their attention to projects that benefit communities, such as parks, playgrounds and community centers. New platforms that cater specifically to these types of projects are emerging, such as Kansas City's Neighbor.ly, London-based Spacehive and Goteo, based in Spain.

In Glyncoch, South Wales, one of the UK's most socio-economically disadvantaged communities, local residents ran a crowdfunding campaign in early 2012 to fill a \$50,000 gap in funding for a new community center. The campaign successfully rescued a project that had been left in limbo after other funders were affected by the economic recession. In Sao Paulo, a local graffiti artist and activist crowd-funded \$29,000 to draw attention to the working conditions of waste pickers in the city, and to highlight the contribution they make to recycling and sustainability.

To its supporters, civic crowdfunding is an exciting new way to produce community-led projects, and even public goods, while engaging a new generation in civic-minded behavior. While many traditional non-profits have largely steered away from younger donors, who tend to have much smaller amounts to give, crowdfunding depends on the idea of collecting large volumes of small-dollar donations. As a result, it has the capacity to create large, durable communities of support around an issue.

While civic crowdfunding of projects that produce community or quasi-public assets promises fresh ideas, fresh pathways for engagement and fresh audiences, its emergence also raises questions that are familiar to policymakers, city planners and communities. Questions such as: who is most likely to benefit from crowdfunding?

What types of projects are most likely to succeed on crowdfunding platforms? If the crowd is willing to fund public services, will that encourage government to reduce its investment in those services?

Over the past two years I've studied the emergence of civic crowdfunding to understand the types of projects people are funding using these platforms, where those projects are located and how big they are, and how crowdfunding campaigners see their activity in relation to existing institutions that provide services to communities, such as government. At present, civic crowdfunding is relatively small-scale – currently the average project raises around \$6,350 – but it enjoys much higher success rates than other types of crowdfunding. For instance, the average success rate on Kickstarter is close to 45%, yet projects tagged 'civic' on the site are almost twice as successful as that. If Civic were a separate category, it would be Kickstarter's most successful one. Meanwhile, the platforms and some of the groups using them see civic crowdfunding as a new mechanism for public-private partnerships capable of realizing large-scale projects. In a small minority of cases, civic crowdfunding has begun to fulfill some of those ambitions, funding six-figure projects such as the Neighbor.ly campaign that raised close to \$100,000 for a bikeshare scheme for Kansas City, MO. For crowdfunding to scale, though, existing institutions, across the government, non-profit and the for-profit sector, will need to engage more comprehensively with the idea.

These projects build on histories of community fundraising and resource-pooling that long predates the Internet, originating in such endeavors as potluck fundraisers, burial societies, and lending clubs. What's changed is that, with the help of technology, it has become possible to create a scalable, portable platform model for that activity.

The first movers in civic crowdfunding to build on these traditions have been community groups and organizations passionate about green space. Almost a third of campaigners

are using civic crowdfunding platforms for park and garden-related projects. These projects are common partly because they don't require a lot of capital and they are uncontroversial. But the range of activity and those who engage in it is expanding rapidly. Governments, corporations and large foundations are exploring ways to support crowdfunding for a much wider range of community-facing activities. They're publicizing projects, match-funding them, running their own campaigns and even building new platforms from the ground up.

This growth in civic crowdfunding is by no means even. It is heavily concentrated in cities, and skewed towards larger projects. Five states account for three quarters of the projects to date, and this is partly a function of where the platforms are located. It's hard work for communities to use crowdfunding to get projects off the ground, especially when it's an unfamiliar process, and large urban centers have larger, more interconnected networks of potential supporters to build on.

Questions related to the long-term impact of crowdfunding, and the extent to which it will widen wealth gaps and discourage public investment are harder to answer at this stage. We don't yet have sufficient data to answer either satisfactorily. There is a great opportunity for platforms and policymakers to collaborate to develop a better data standard for crowdfunding platforms that would allow deeper exploration of these questions.

More socially-grounded research is needed in this space. It's important that we understand how crowdfunding is changing the ways that organizations and the people within them work. Crowdfunding is not just a numbers game; it's a very human and complex game, and one that offers many intriguing opportunities and questions for the cities of the future.

Rodrigo Davies is a Research Affiliate at the MIT Center for Civic Media, a doctoral student at Stanford University and founder of the Civic Crowdfunding Research Project ([civiccrowdfunding.com](http://civiccrowdfunding.com)). ■



# Today's Slums, Tomorrow's Centers of Innovation

by Bhaskar Chakravorti

Institute for Business in the Global Context, The Fletcher School

and Gaurav Tiwari

State Street Global Markets



The majority of the world's seven billion people are now urban-dwellers. Last year the China Association of Mayors announced that China has reached that milestone itself, and other fast-growing parts of the world are urbanizing feverishly as well. India will add almost another 500 million to its cities by 2050. Nigeria, whose urban population grew by only 65 million between 1970 and 2010, is expected to add 200 million between 2010 and 2050. Many parts of Latin America are majority-urban already. About 85% of Brazil is in cities.

Where are all these people going to live and what will be the quality of their lives? And where should planners turn for ideas and innovations in the new urban living? Should they take a tour of Antilla, the 27-story Mumbai home of billionaire Mukesh Ambani and his wife, Nita, featured in *Vanity Fair*? Or should they drive a few miles down the road toward the Mumbai airport and check out Annawadi, the subject of Pulitzer Prize-winning writer Katherine Boo's book *Beyond the Beautiful Forevers* about life in the most wretched of slums?

We think Annawadi may be a better bet. The best innovations are responses to the most severe unmet needs. In Annawadi—or, for that matter, in Kibera in Nairobi or Zabaleen in Cairo or Heliopolis in Sao Paulo—there is no shortage of unmet needs. And there is no shortage of people with such needs, since there are almost a billion slum dwellers around the world, expected to grow to 2 billion by 2030. Slums offer an informal global network of living laboratories. Each offers a staggering variety of local solutions to universal urban problems that are rapidly catching up with all of us.

Consider Sanergy, a venture founded by students from MIT and Fletcher. Sanergy's business model is a response to the "flying toilets" (human waste in a plastic bag tossed out of windows) of Nairobi slums. Sanergy is tackling this problem by building a network

of low-cost sanitation centers (called Fresh Life toilets) to be operated for a profit by local entrepreneurs. The waste from the toilets is collected and converted to energy. This bundles solutions to multiple problems of sanitation, health and hygiene, renewable energy, and entrepreneurial opportunity into a single inventive product design and business model.

And Sanergy is not alone. Throughout the Inclusive City conference we heard of numerous organizations and individuals innovating in precisely these ways—partnering across sectors and content areas to answer the challenge of creating more inclusive, functional, profitable and interesting world.

Gleaning from their stories, here are four principles that can guide development innovations for urban living:

### 1. Adapt construction and design to the context:

Usually slums occupy land that no one else wants to build on—swamps, marshes, garbage dumps, and steep hillsides. They are subject to floods, fires, and landslides. Building materials suitable for slums must evolve, adapt, and become sturdier after every disaster. Some examples include a floating school in Bangladesh, a vertical gym in Caracas, and garden-in-a-sack in Nairobi. These innovations, once developed, might then prove useful in a range of communities.

### 2. Displace ad hoc practices with systematic innovation:

Innovation that can support behavioral change in response to ad hoc practices can bring about dramatic improvements in the health and economic outcomes of people that may lack access to basic public services. Sanergy's Fresh Life toilets in the slums of Nairobi not only offer an economic opportunity for local entrepreneurs, they also aim to change slum dwellers' behavior by freeing them from the unhealthy, ad hoc practice of throwing their waste onto the street.

**3. Recycle for sustainable living:** Several innovative ideas exist across the developing world: wastewater is captured and reused in the village of Yoff in Dakar, Senegal; bricks are made from cow dung in Indonesia; discarded materials are combined with either concrete or polymer to create new materials to make prefabricated elements for slum upgrading in Sao Paulo; and a recycling industry flourishes in Dharavi in Mumbai.

### 4. Facilitate bottom-up entrepreneurship:

Consider Abalimi Bezekhaya ("farmers or planters of the home" in Xhosa), an organization that combats poverty in multiple slums in Cape Town through a network of organic "micro-farms." Abalimi teaches local communities to grow organic vegetables first for survival, then to sell surplus produce to markets outside of the townships, with the goal of generating a livelihood. Abalimi provides ongoing training, technical advice, cheap bulk inputs, irrigation, and other services.

What role will innovation play in elevating the urban poor out slums like this one in Nairobi?

All urban dwellers need to solve a universal set of needs: shelter, health, water, education, energy, and transportation. Slums are providing ideas to do so by showing us how to adapt to the context, use and reuse locally available resources, and scale up in order to have an impact on the largest number of people.

Designers and innovators should turn to slums as incubators for "better homes and gardens" ideas for our collective future. Even the Ambani family, residents of the 27-story Antilla, may find some interesting design ideas by driving the Bentley a few miles down the road to Annawadi. ■



# Thank You

The Inclusive City would not have been possible without the vision, support, collaboration, and time of many administrators, students, faculty, and speakers. Thank you to all those who made this program a reality.

## CONFERENCE CHAIRS

Bhaskar Chakravorti \*  
Weiping Wu \*

## STEERING COMMITTEE

Alex DeWaal \*  
Jonathan Garlick  
Ted Iacabuzio †  
Pat Schena \*  
Yuwa Hedrick Wong †

## PROGRAM TEAM

Daniel Popko \*  
Katherine Round \*  
Jamilah Welch \*

## SPEAKERS & FACILITATORS

**Benjamin Barber**  
*Author, "If Mayors Ruled the World"*

**Roger Berry**  
*TEM Capital*

**Shannon Bouton**  
*McKinsey & Company*

**Jim Brenner**  
*Broad Cove Partners*

**Sanjeev Chatterjee**  
*University of Miami*

**Beth Chitekwe-Biti**  
*Dialogue on Shelter*

**Jason Corburn**  
*University of California-Berkley*

**Rodrigo Davies**  
*MIT Center for Civic Media*

**Julio Dávila**  
*University College London*

**Diane Davis**  
*Harvard Graduate School of Design*

**Mitul Desai †**  
*MasterCard Center for Inclusive Growth*

**Michael DiGregorio**  
*The Asia Foundation*

**Theo Forbath**  
*frog design*

**Samuel Gebru**  
*Ethiopian Global Initiative*

**Ed Glaeser**  
*Harvard University*

**Nigel Jacob**  
*Living Cities*

**Vikram Jain**  
*Monitor Inclusive Markets*

**Walt Macnee †**  
*MasterCard Worldwide*

**Pragya Madhvani**  
*Pratham USA*

**Thomas Menino**  
*Former Mayor of Boston*

**Mkaya Mwamburi**  
*Tufts Center for Global Public Health*

**Matt Nohn**  
*Harvard Graduate School of Design*

**Fernando Ona**  
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**Fernande Raine**  
*Ashoka*

**Jota Samper**  
*MIT*

**David Sanderson**  
*Harvard Graduate School of Design*

**Elias Schulze**  
*Kaymu*

**Holli Semetko**  
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*Author "City of Devi"*

**Christopher Tehranian**  
*Meketa Investment Group*

**Gaurav Tiwari**  
*State Street Global Markets*

**Caroline Wanjiku Kihato**  
*University of Witwatersand*

**Corey Zehngebot**  
*Boston Redevelopment Authority*

## VOLUNTEERS

Mary Dulatre  
Terrell Levine  
Trevor Zimmer

## PHOTOGRAPHY

Kelvin Ma

## DESIGN + BRANDING

Clapp Design

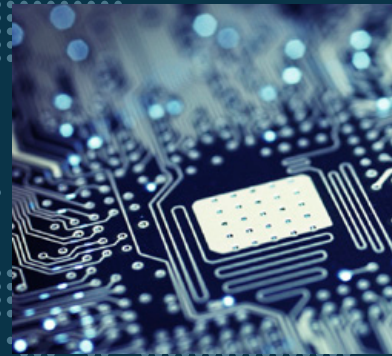
\* Institute for Business in the Global Context,  
The Fletcher School, Tufts University

† MasterCard



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[ibgc@tufts.edu](mailto:ibgc@tufts.edu) | 617.627.4417

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160 Packard Avenue, Cabot 404  
Medford, MA 02155 USA

