

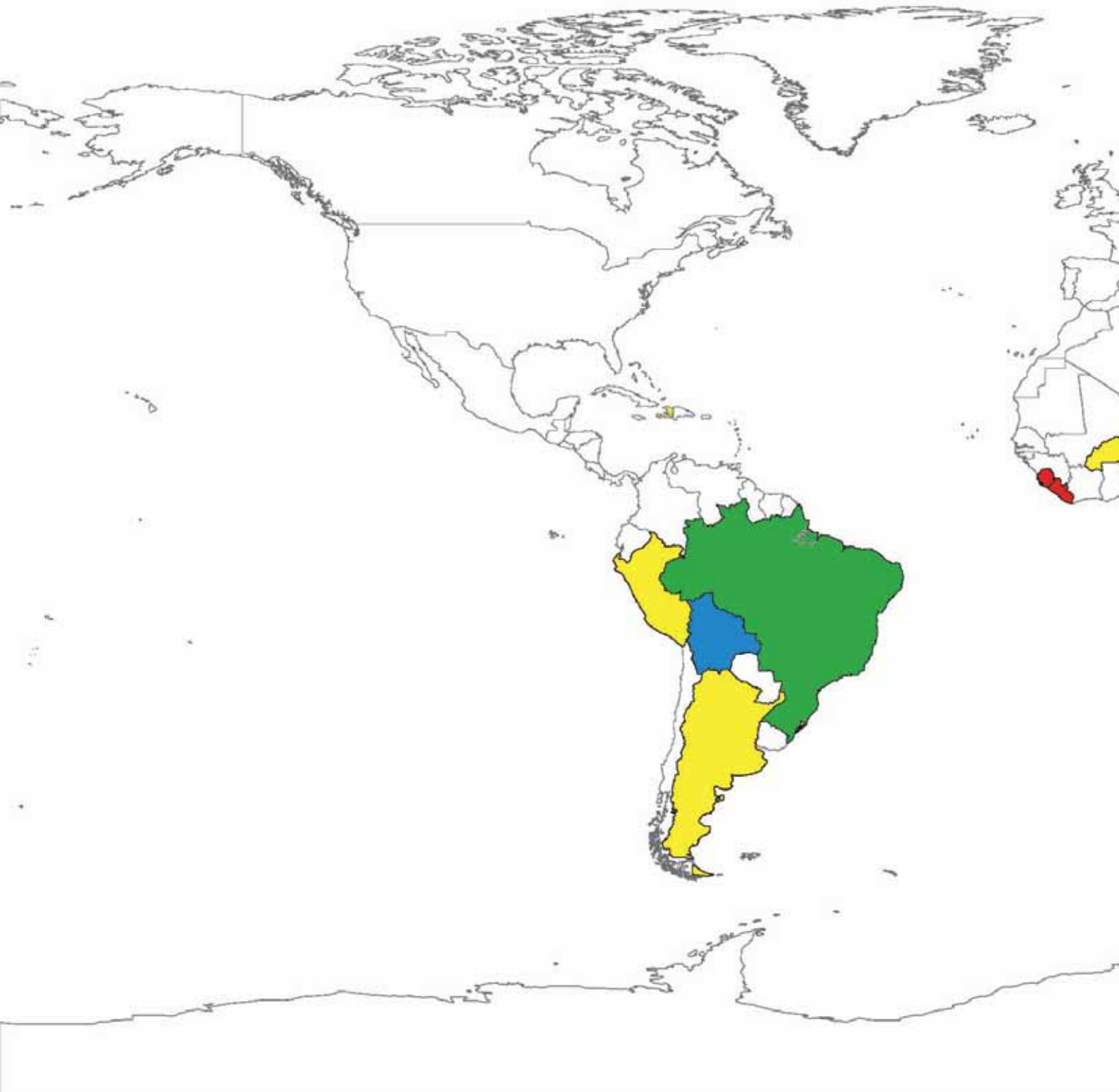


# Urban Poor Fund International

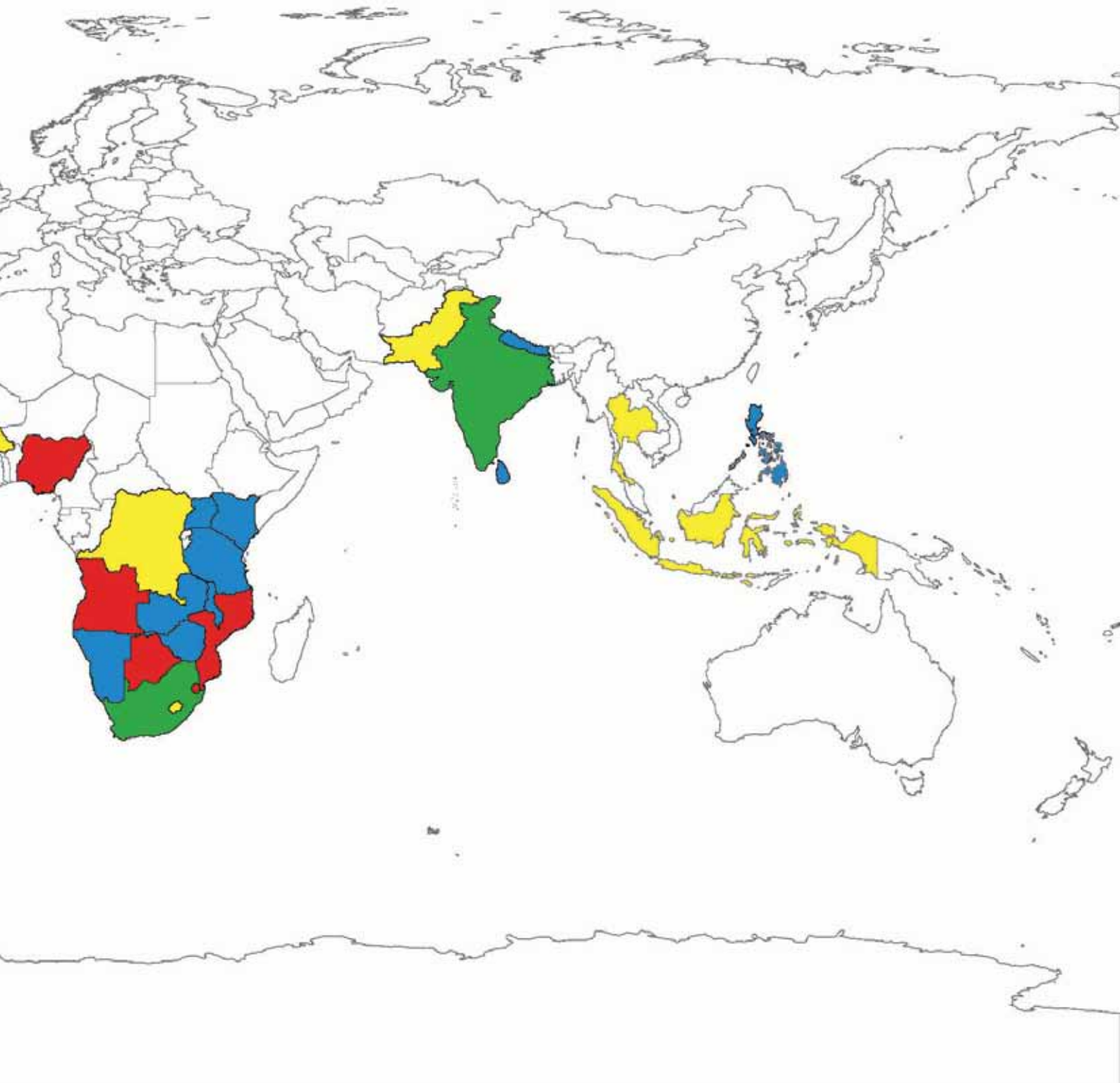
*Financing Facility of Shack/Slum Dwellers International*



## 2011 Annual Report







**Urban Poor Fund International (UPFI)**  
**2011 Annual Report**

# Letter from the Chair

Slum/Shack Dwellers International (SDI) was set up in 1996. One of its primary objectives was to facilitate learning by local and national leadership from informal settlements and national urban poor federations in countries across Asia, Africa and Latin America. Its uniqueness lies in the fact that the national affiliate membership is made up of women-led urban poor federations, with support NGOs becoming members only through association with the federations.

In its first decade SDI focused on deepening its collective knowledge and understanding of situations and strategies to redress urban exclusion. This was done through cross-fertilization of ideas, mainly through horizontal exchange programmes which simultaneously increased and deepened the scale and capacity of local federations and built solidarity across national boundaries. Internally, the challenge was to ensure women's central participation while encouraging men and women to work together to secure their habitat needs and rights.

In the second phase, from 2006 to the present, our consciousness around urban challenges such as increasing informality, the urbanization of poverty, and the absence of the voice of the poor in the global discourse began to grow. Creating confidence, capacity and exposure within the SDI network in making these representations was a difficult, yet rewarding, process. Throughout this period, network leadership ensured that the voice of women remained clear and present in the development of a global discourse on urban poverty.

In 2007, the Urban Poor Fund International (UPFI) was brought into being. This became SDI's global financing facility, allowing urban poor federations to have direct control of capital. From the outset federations have played a central role in decision-making when it comes to allocation of funds at the affiliate level, with local, regional and national leaders working alongside the support NGO to draft project proposals and implement projects on the ground. Ultimately, UPFI capital allows federations to negotiate with external stakeholders and leverage resources from the public and private sector.

In the last four years, SDI has moved into its third phase, as UPFI has begun to serve as a platform

for urban poor federations to develop partnerships with city, regional and national governments across the global south. This is a risky and ambitious commitment in a world of fractured development interventions, where challenges of urbanization are heard only incidentally and without much financial investment, intellectual and organizational focus, or political attention. This is despite the well-publicized fact that the majority of the world's population now works and lives in urban centers.

Global development discourse has a way of legitimating what strategies get adopted in local and national contexts. SDI's presence at all levels has begun to help global strategists pay attention to local and city interventions and this in turn has contributed to a change in the course of development investments in an increasing number of cases. The SDI and Cities Alliance partnership in Uganda with the National Government, and 5 medium size cities has begun to demonstrate this alternative. While it has begun to shape the potential interventions of Cities Alliance in other countries, it has also made SDI more ambitious about creating citywide slum interventions in 10 cities as part of its present plan.

As the chair of SDI I have had a steep learning curve, as have all of us in the Board and Council, when it comes to creating governance structures and procedures that maintain accountability to the vigor of local challenges facing our autonomous affiliates. While we have built this global-level accountability we have done so in order to support the appetite of our local partners for taking risks and helping make change in cities accountable to its poor citizens. At the same time we have sought to ensure a parallel accountability to those who support and assist Slum/Shack Dwellers International (SDI) financially. It continues to be a tough balancing act and collectively we learn and grow as we walk through this very challenging stage of aspiring to develop bottom up solutions that can link to top down investments.

For national affiliates of SDI there is no solution but to get federated and create large critical mass of the poor who agree on some basic priorities through which they build their capacity and present their collective priorities to cities and nation states. This remains the most effective contra-indication

to a malaise in which institutions of power and influence have ignored the growth and consolidation of informality for many decades and now fear it and assume it can be made to vanish through evictions and demolitions - even when they have signed international agreements to not do so.

Poor people's needs and rights are generally the same. Often in the human rights discourse the tough reality of the situation of the urban poor is not understood in reality terms. The city, which is the face of the state, as far as the urban and informal poor are concerned, is the enemy who demolishes and evicts them. Yet it is only through partnerships with the city that sustainable solutions to the challenges facing the poor can be attempted.

For SDI this working relationship between state institutions and organized communities is the litmus test for the development of sustainable and equitable cities. SDI seeks, therefore to demonstrate the mutual benefit to cities and organizations of the urban poor to explore this potential. At the same time SDI makes persistent efforts to encourage national governments and international agencies to use both pressure and incentive to facilitate this engagement.

SDI is often asked whether slum communities and associations have to be formal members of this international network to learn its strategies. Our answer is simple. We are happy to share our strategies and our "tool kit" with anyone who seeks to get an exposure to the process. However through past experiences we have also observed that only when local associations or organizations begin to network, but at the same time remain decentralized, do communities retain control of their choices so that these strategies are able to work.

We also know that change processes take time. Communities make mistakes and learn from them. Support professionals have to learn what partnership really means. They need to learn that the counter-intuitive division of roles and joint control of learning and delivery requires more than a mere conceptual and intellectual acceptance.

We know that our approaches to social mobilization and the realization of rights mystify many in development and we are constantly challenged to become more succinct in our articulation of what we do, and why and how we do

it. This UPFI annual report represents one of these efforts. I trust that it will encourage you, the reader, to explore the challenges of opening possibilities for the urban poor living in informality to become actors in the development of their city. On behalf of SDI I invite you to engage.

Sheela Patel,  
Chair of the Board





# About UPFI

## *What is the Urban Poor Fund International (UPFI)?*

The Urban Poor Fund International is a SDI subsidiary, governed by Urban Poor Federation leaders from across the SDI network, that provides capital to member national urban poor funds, who are affiliated to SDI. They in turn provide capital to savings federations undertaking important urban improvement and housing projects.

The Fund is established on the proposition that the poor are central actors in urban development and poverty eradication and are best able to decide and co-manage their own urban improvement programs. Giving the poor direct control of capital enables them to negotiate as acknowledged potential partners with formal bodies such as government and banks.

## *Why UPFI?*

SDI created the Urban Poor Fund International, in order to have a platform to access funds at the international level. When Federations strike deals at the national level, it can take time to receive funds from national government, or certain regulations may hold up the implementation of projects. UPFI can help bridge these funds in order to strengthen the hand of the Federations to negotiate and overcome these challenges. We can refer to this kind of role of the UPFI as “patient capital.”

UPFI funds can also be used as “venture capital.” In many cases it funds projects that can help create precedents that change approaches to urban challenges. When Federations motivate for funds from UPFI, and when projects are evaluated once they are implemented, there are four basic criteria involved:

- (1) Does the project create political impact? For example, does it contribute to policy change?
- (2) Does the project leverage further funds from external actors, especially the State?
- (3) Does the project have a repayment mechanism

and/or encourage savings?

- (4) Does the project demonstrate a precedent that can be taken to larger scale?

## *How does UPFI invest?*

The autonomy of SDI affiliates is enhanced by the liquidity and cash availability of UPFI and its affiliated national-level urban poor funds. Different federations have different expectations of capital recovery, so in the aggregate, the Fund makes net cash outflows. These are matched by inflows from donors to UPFI. To assure this, the Fund manages itself via a capital allocation strategy whereby the mix of distributions will be adjusted based on repayment results and available ongoing inflows.

Recovery of capital/cash will flow from fund recipients back to national-level urban poor funds, not be expatriated back to UPFI. This is to ensure that the national federations have enough capital to leverage resources from local, provincial or national Governments. It also eliminates international currency challenges. The end result will be an increasing number of national level urban poor funds that are autonomous and self-sustaining (with top-up inflows).

There are two streams of funding from UPFI: capital for projects, and technical assistance .

Though this money funds local projects, it also builds a much stronger international platform. UPFI funds go to individual country urban poor funds. At the same time, it makes Federations accountable to an international agenda, and there must be common purpose around the wider politics and approaches that Federations use. The governance structure of UPFI ensures this. The council of all mature federations, which currently includes 14 countries, approves the allocations of UPFI for each country, and evaluates the fund's progress. In 2010, the fund underwent an external review that then received extensive discussion within the board and council of SDI.

## *So what does this look like in practice?*



By the end of its fourth year of existence in 2011, UPFI had:

- funded the building of over 50,000 homes,
- secured tenure for 200,000 families,
- used USD14 million for over 150 projects in 18 countries.
- Examples of policy changes achieved through UPFI-funded projects include: reductions in minimum plot sizes; changes in building regulation to enable low-cost materials and/or designs; land sharing with the original land owner; allowing community groups to build for themselves using state housing subsidies; invitations to joint committees for improving informal settlements; the first time provision of emergency relief to urban communities.

SDI has also used the UPFI to pursue patrons of international standing. The patrons of UPFI are Archbishop Desmond Tutu and Mary Robinson, who have helped lend a moral weight to the fund's work. Further, the board of governors of the UPFI is constituted of Ministers from South Africa, India, Sri Lanka, Uganda, Brazil, Norway and Sweden and the Executive Director of UN Habitat. This has facilitated consistent engagement between these individual governments and SDI. It has also provided a platform for SDI to advocate for further inclusion in international venues and forums,

such as the Cities Alliance and the United Nations, whose members include the States represented on the UPFI board.

### *History of the Fund*

From 2001 to October 2007, SDI had been operating small capital funds through bilateral donations from private foundations (principally Misereor, Cordaid, the Big Lottery, Allachy Trust and Sigrid Rausing Trust). Capital through-flow from SDI to its national affiliates during this period exceeded \$5,000,000.

In October 2007 the Fund was seeded with a further US\$5,000,000 capital grant from the Gates Foundation, and an accompanying US\$5,000,000 grant to expand the secretariat and to provide assistance to Fund recipients.

UPFI entered a new phase in 2011. In addition to its funding of individual projects at the country level, it has secured further capital to fund many projects in seven cities throughout the SDI network. This is to build "learning centers" throughout the world by demonstrating people-led solutions to urban development challenges that have actually gone to a large scale within individual cities. Further, the development of UPFI has convinced private donors in the United States and Scandinavian country donors to join a basket fund to coordinate their financial support of SDI's process.





# The SDI Network



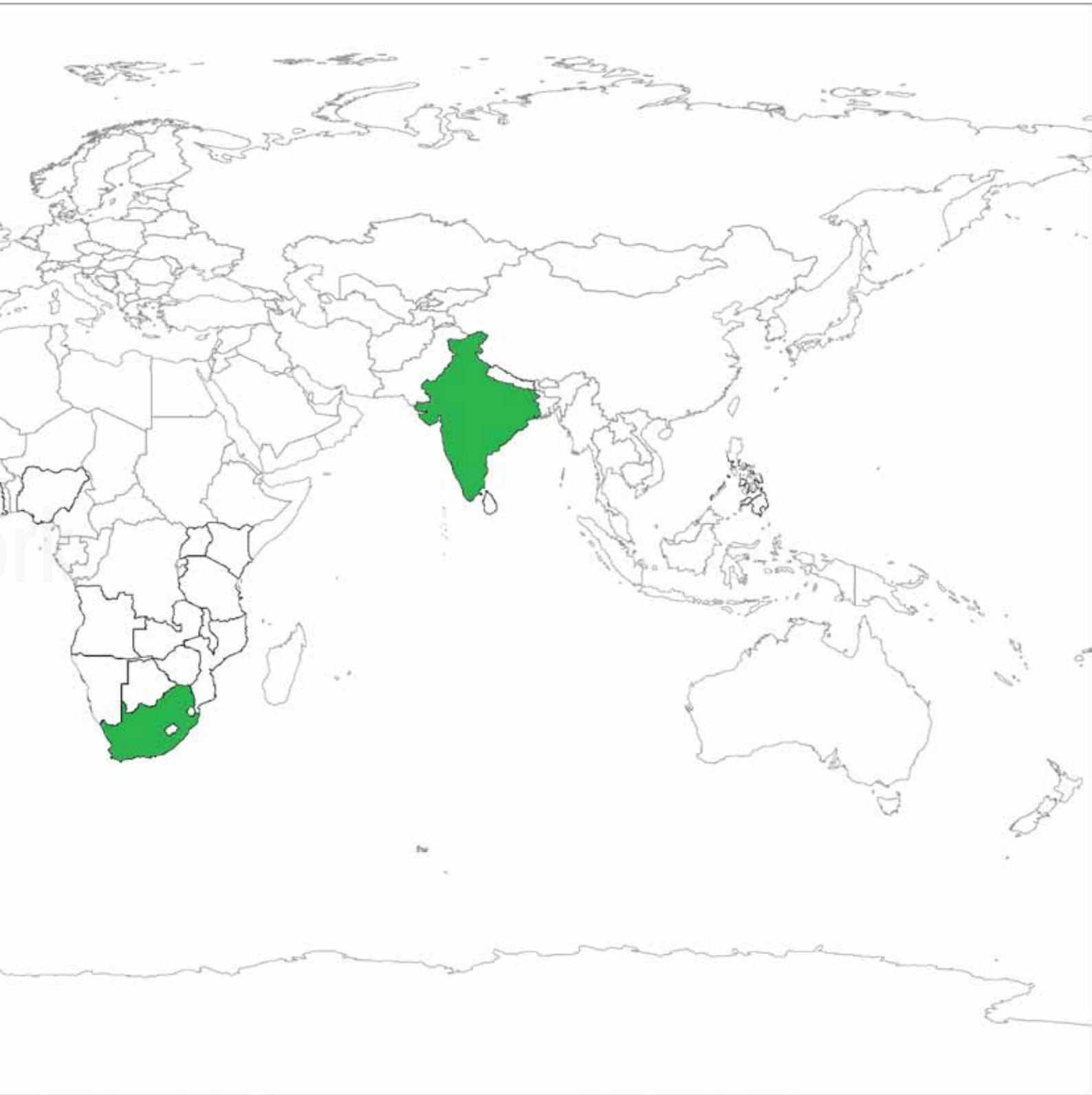


<b>Members, Savings &amp; Livelihoods</b>			
Cities	388	Loans from Savings	\$2,151,324
Savers	1,108,017	Repayments	\$1,707,118
Savings Groups	16,104	Loans from UPF	\$7,067,207
Daily Savings	\$9,700,560	Repayments to UPF	\$2,772,867
UPF Savings	\$1,674,277	Other Savings	\$220,942
<b>Land, Tenure &amp; Services</b>			
Families w/Secure Tenure	200,853		
Land Secured	1,055.67 hectares+	Cost (excl. Kenya)	\$36,687,989
Services Provided	Serviced sites, paths, drainage, water & sanitation, electricity	Cost (excl. Kenya)	\$25,780,124
<b>Public Amenities</b>			
Toilet Blocks	864	Cost	\$19,081,321
Toilet Seats	17,036		
Community Centers	64	Cost (39 centers)	\$493,055
Day Care Centers/Schools	14	Cost (4 centers/schools)	\$9,820
Clinics	11	Cost (8 clinics)	\$170,000
Small Commercial Centers	12	Cost	\$21,571
Other (description)	2 (bridge, borehole)	Cost	\$1,089
<b>Housing</b>			
Houses Under Construction	3,304	Cost (excl. Zambia)	\$20,703,634
Houses Completed	55,272	Cost (excl. Zambia)	\$93,117,076
Dwellings Improved	1,390	Cost	\$260,072
<b>Information Collection</b>			
Settlements Profiled	6,638	Settlements Mapped	296
Cities Profiled	130	GIS Maps	1,021
Settlements Enumerated	1,777		
<b>Political Engagement</b>			
Agreements w/Nat'l Govt	15	Comments	
Agreements w/Prov Govt	24	Comments	4 in progress
Agreements w/Local Govt	102	Comments	3 in progress
Agreements w/Universities	30	Comments	MoU w/universities in USA & AAPS
Other	17 (water utilities, banks, parastatals, bilaterals, NGOs)		
<b>Redistribution</b>			
Resources Leveraged	Land, infrastructure, services, subsidized interest deals, technical assistance, budgets committed for upgrading		
Value	\$37,245,480		
Policy Changes	Pavement Dwellers Resettlement Policy (India)		
	Sanitation Strategic Plan (Malawi and Zimbabwe)		
	Draft of Housing Policy (Ghana, Malawi, Nepal)		
	Block titles, other tenure arrangements (Namibia, Tanzania, Zimbabwe)		

# The SDI Network







**Middle Income Mature Federations**

# India

## PROCESS

In 2010-11, the Indian SDI Alliance of SPARC-Mahila Milan-NSDF engaged in activities that brought new opportunities for learning and growth within the Alliance. This included: 35 city to city exchanges, 7 international exchanges, 9 state exchanges, 4 new research projects, 33 new savings groups, 4,101 settlement profiles across 7 states, 300 mapped settlements, 700 houses under construction and over 6,000 toilet seats completed.

Mahila Milan and the NSDF have saved roughly USD \$447k, and Sheela Patel (SDI Chair) and Jockin Arputham (SDI President) were awarded the 2011 Padma Shri awards, the fourth most noteworthy civilian award in India.

## PROJECTS

**Federation strengthening:**  
In 2011, the Alliance began to decentralize capacity of city federations of NSDF and Mahila Milan in Pune and Orissa to reduce dependency on the support NGO to initiate and execute projects.

In addition, efforts are under way to establish working relationships with professionals and government officials to better serve the needs of urban poor communities. In each city, federations have hosted exchanges around construction and upgrading processes as well as strengthening capacity for project implementation within the federations.

Although there was some resistance initially, the federations in both cities successfully mobilized communities to contribute savings towards construction of housing and sanitation facilities.

**Housing at the citywide scale:**  
The Indian Alliance is currently engaged in three housing projects. Under the Basic Services for the Urban Poor (BSUP) scheme of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Alliance is engaged in partnerships with local and municipal authorities for in-situ upgrading of houses and infrastructure in three



### Members, Savings & Livelihoods

Cities:	65
Savers:	750,000
Savings Groups:	1,000
Daily Savings:	\$850,000
Loans from Savings:	\$130,044
Repayments:	\$300,000+

### Land, Tenure & Services

Families w/Tenure:	40,824
Land Secured:	
Cost:	\$3.5m
Value:	\$3.515m
Services Provided:	Sanitation, electricity
Cost:	\$1.9m

### Public Amenities

Toilet Blocks:	837
Toilet Seats:	14,055
Cost:	\$18.7m
Community Centers:	1,170

### Housing

Houses under Construction:	894
Cost:	\$1.9m
Houses Completed:	38,736
Value:	\$15.6m

### Information Collection

Settlements Profiled:	5120
Settlements Enumerated:	1,374
GIS Maps:	945

### Political Engagement

Agreements w/Prov Gov't:	14
Agreements w/Local Gov't:	13
Agreements w/Universities:	7
Other:	6

### Redistribution

Resources Leveraged:	Land subsidies
Value:	\$9.5m
Policy Changes:	Pavement Dwellers Resettlement Policy



settlements.

In Puri, 6 of 164 units have been constructed and 21 are under construction. In Orissa, 55 of 578 units have been constructed, while 523 are under construction. And in Pune, 209 units of 1100 have been constructed, while 618 are under construction. In these communities, the Alliance has been able to mobilize communities to save for a 10% contribution (roughly USD \$6k), as per the guidelines of the JNNURM upgrading scheme.

Water and sanitation:

In 2010-11, the Alliance began work on the second phase of the Mumbai Sewerage Disposal Project. This includes construction of 150 community toilet blocks, using a model designed by SPARC in Pune. This includes pour-flush latrines for men and women, specially designed children's latrines, and a community hall and caretaker's room. The beneficiary communities are involved at every stage of the project – from planning and design to construction and supervision. Local federations

take responsibility for maintenance, issuing of family passes, and collection of monthly fees, which go towards maintenance and operation.

### LOOKING AHEAD

In 2009, the President committed the newly elected government to the development of a new scheme called the Rajeev AwasYojana (RAY), addressing the issue of land tenure for slum dwellers. RAY forces cities to develop citywide slum upgrading plans that bring all slums into the formal sector through provision of secure land tenure. At this point, the Alliance is preparing to take up projects under RAY.

Thanks to its strong foundations in savings groups and its experience with enumerations, mapping and upgrading, the Alliance has the networks and information base it needs to take a citywide approach to slum upgrading. This will allow the Alliance to continue to stretch the policy framework and refine upgrading strategies by carrying out new projects and setting new precedents.



# South Africa

## PROCESS

The Federation of the Urban Poor (FEDUP) and the Informal Settlement Network (ISN) are active in 25 cities across South Africa. The Federation is made up of 366 savings groups with a total of 23,774 savers making contributions towards improving their own lives. Regular daily savings has increased from \$258,892 in June of 2011 to \$267,743 in September. The Federation has also increased its UPF repayments from \$17,828 in June to \$27,414 in September and has additional savings totaling \$52,667. The Federation continues to engage government at all levels (local, provincial and national) and this is played out in memoranda of understanding with Ethekwini, Ekurhuleni, Johannesburg and Cape Town Metros. Currently the Federation is in negotiations with Stellenbosch municipality to secure the signing of another MoU specifically around in situ informal settlement upgrading. The President of ISN has been appointed as an advisor to the Minister of Human Settlements and is currently holding a position on the Ministerial Sanitation Task Team within the same department.

## PROJECTS

For the period under review the Federation has 3 active Capital UPFI funded projects. These include pre-financing for housing projects in Gauteng (Orange Farm, Doornkop and Duduza) as well as in the North West (Lethabong). The Federation has also placed more focus on in situ upgrading and this has seen the implementation of a number of upgrading projects across the country. The pre-financed projects are housing projects that follow the People

## Housing Process (PHP).

The houses being built through these projects are 50 square metre structures made of brick and mortar, with mixed tile and sheet roofing and plaster finishes. The project is set to benefit 600 members of the federation. Each site is to receive utility services and in most instances government projects to build roads and sanitation infrastructure is also happening in the area. The national policy is that the government pays R54 506.00 per beneficiary as a housing subsidy. Within this subsidy system there is an expectation that a recovery rate of 90 – 100% could be achieved in the long term. Savings for these projects are not as strong as what they should be due to the subsidy system. The FEDUP/uTshani has signed 18 contracts with the Mpumalanga, North West, Eastern Cape, Free State, KZN and Gauteng Government for 3679 subsidies to the value of R 200,527,574 (\$28,646,796.29) based on each subsidy having a value of R54 506.00 (\$6750). The Federation has engaged with the National Home Builders Registration Council (NHBRC). The project is also represented by FEDUP at the National Joint Working Group level, - strategy, challenges, and potential policy impacts are discussed at this platform.

The 3rd UPFI capital project under review is that of sanitation provision in Joe Slovo. This project involved the building of a sanitation block for the residents of Joe Slovo. At present the building of the facility is complete. Due to an urban development in the area, residents are no longer in need of a sanitation unit as they

### Members, Savings & Livelihoods

Cities:	25
Savers:	23,774
Savings Groups:	336
Daily Savings:	\$267,743
UPF Savings:	\$229,203
Loans from Savings:	\$4,207
Loans from UPF:	\$653,604
Repayments:	\$387,414
Other Savings:	\$52,667

### Land, Tenure & Services

Families w/Tenure:	15,000
Land Secured:	505 hectares?
Cost:	\$2.4m
Value:	\$8.6m
Services Provided:	15,000 sites
Cost:	\$21.4m
Value:	\$60m

### Public Amenities:

Toilet Blocks:	2
Toilet Seats:	38
Cost:	\$101,000
Value:	\$150,000
Community Centres:	9
Cost:	\$90,000
Value:	\$150,000
Clinics:	1
Cost:	\$150,000

### Housing

Houses under Construction:	755
Cost:	\$16m
Houses Completed:	11,360
Cost:	\$70m
Dwellings Improved:	300
Cost:	\$120,000
Value:	\$1.2m

### Information Collection

Settlements Profiled:	800
Cities Profiled:	4
Settlements Enumerated:	25
Settlements Mapped:	9
GIS Maps:	1

### Political Engagement

Agreements w/Nat Gov't:	1
Agreements w/Prov Gov't:	9
Agreements w/Local Gov't:	4
Agreements w/Universities:	5

### Redistribution

Resources Leveraged:	Subsidies & land
Value:	\$2m
Institutional Agreements:	Fed. leader advisor to Min. of Human Settlements
Changes in Resource Flows:	Pre-financing to two communities
Policy Changes:	PHP and Informal Settlement Upgrading Strategy.



will be receiving houses with flush toilets and therefore the completed structure will be converted into a community resource centre.

Informal settlement upgrading projects has seen the federation complete the re-blocking of Sheffield Road in Cape Town (a first for South Africa) as well as plans for re-blocking in Ruimsig in Gauteng. The re-blocking process uses community architects to dramatically improve the physical layout of shacks within informal settlements.

At present the federation is very active in the Langrug settlement in Stellenbosch where enumerations and mapping have laid the ground work for mobilising the community towards engagement with the municipality and have set them on a course to execute in situ upgrading. This project has formed the basis for the signing of an MoU with Stellenbosch Municipality. Enumerations are also being utilised on a broader scale with 25 settlements having been enumerated within the last year alone. These enumeration exercises have become more than just a reason for communities to get organised and have served the dual purpose of strengthening the Federation within a number of settlements across the country.

### LOOKING FORWARD

Within the South African context, the Federation and ISN, approach informal settlements from 2 angles; the 1st being the building of houses following the People's Process and working with the Department of Human Settlements and accessing housing subsidies, the 2nd being informal settlement in situ upgrading which matches National Government's National Upgrading Support Program (NUSP). The way forward for the South African Alliance is find more ways to leverage resources from government, which would aid in taking many initiatives to scale. The Alliance will focus on the 10 Cities project, which will aim to make upgrading projects in Cape Town, serve as a centre for learning around in situ upgrading and taking these projects to city wide scale.



# Brazil

## PROCESS

Currently Brazil has roughly 20 active savings groups and 400 members in 3 cities: Várzea Paulista, Osasco and Recife. The total amount saved is approximately US \$22k and the majority of Federation members are women.

Currently, the alliance's efforts are focused on (1) strengthening SDI methodology within communities, (2) expanding to other settlements in the cities where there are active savings groups, (3) strengthening and developing relationships with local governments, and (4) capacity development around community planning.

## PROJECTS

In 2010, the Brazilian alliance conducted an enumeration process in Jardim Aliança, in Osasco. Currently, it is involved in another enumeration in Osasco, in a settlement called Colinas D'Oeste, and plans to conduct more enumerations in the coming year.

During the past year the Brazilian alliance has traveled to Bolivia, South Africa and Namibia to visit SDI alliances in those countries. In Bolivia, the Brazilian alliance was able to exchange knowledge

and experiences with savings groups there, and learn from the mobilization and organization of savings groups in Cochabamba and Oruro.

In South Africa and Namibia, the Brazilian alliance had the chance to learn from the experience of more developed savings groups and to begin to think more deeply about their activities, broadening their focus from housing to a more holistic view of organizing and upgrading at scale.

In addition to these international exchanges, the Brazilian alliance has participated in a number of national exchanges. In May 2011, an exchange was organized to Rio de Janeiro's Santa Marta community, a slum in the old, central section of Rio.

The goal of this exchange was to support the opening of a savings group in that community, thereby opening the way for Federation in the state of Rio de Janeiro.

Community members in Rio were able to deepen their understanding of the SDI rituals, and begin the process of weaving together a network of residents and

### Members, Savings & Livelihoods

Cities:	3
Savers:	348
Savings Groups:	16
Daily Savings:	\$22,150

### Information Collection

Settlements Profiled:	10
Settlements Enumerated:	10
Settlements Mapped:	10

### Political Engagement

Agreements w/Local Gov't:	3
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organizations in their area for future mobilization.

In September 2011, a group of federation members from Osasco city, along with staff from the support NGO Rede Interecao, traveled to Recife in Pernambuco state in order to re-activate a savings group in the area that has disbanded after some of its members were resettled as a result of construction in the area.

## LOOKING AHEAD

In the coming year, the Brazilian alliance will continue efforts around strengthening of SDI methodology in cities and communities across Brazil, and supporting expansion of the SDI network throughout Latin America.

In fact, a recent exchange to Peru sought to do just that, introducing local communities and an NGO in Lima to SDI's methodologies around savings and enumeration.





# From the Blog: Slumdwellers as Professors & Planners

Floods, Fires. Lurking danger while searching for a place to shit. And, above all, the spectre of police and bulldozers waiting outside your door ordering you to leave your home. To the academics, planners, and policy-makers, such an existence is informal and illegal. To those living in urban slum settlements throughout Africa, Asia, and Latin America, it is the stuff of daily life. Recent engagements between slum dweller networks linked to SDI and universities show how this gap between theory and reality is shrinking.

The challenge of developing institutions to adequately address the very immediate issues that slum dwellers face is often a challenge of having the right information at hand. Usually, professional and academic planners use limited — and usually aggregated — information upon which to base their decisions. They envision cities that extend the ways in which they already live their lives.

But the poor also have visions for their cities. As one South African newspaper headlined a piece by South African Federation president Patrick Magebhula, they are “moving from slum survivors to urban planners.” The SDI network is now developing a range of experiences in which slum dweller communities collect detailed information about themselves in order to organize, plan and impact the ways in which they interact with the formal world.

We have often discussed the enumeration, mapping, and profiling activities of SDI federations on this blog. Now, federations are using links with planning programs in local universities to build broader understanding of community-led planning activities. In doing so, they are creating new platforms to build political backing for the cities that they envision. These are cities that finally appreciate the contributions of informal organization, and include these contributions in future planning.

The Informal Settlement Network in South Africa is working with two adjacent large informal settlements in Cape Town called Barcelona and Europe. The communities undertook their own processes of enumeration and mapping, then worked with students at the University of Cape Town to translate this information into a vision for the future. Here, the role of universities to help translate to the formal world the information that communities collect is vital. The communities use the tools of the academics to articulate their existing social realities and economic contribution to the city as a whole. For instance, economic analysis emerging from the community's enumeration estimates the community's economic activity as generating about USD 6 million as yearly expenditure.

A similar case is in a large informal settlement called Langrug in the small municipality of Stellenbosch near Cape Town. Residents have enumerated the settlement and, led by two young women without high school education, mapped the information. Community leadership now use this information to negotiate with the municipality for toilets, sewers and water pipes, and to find the space to relocate community members who live in a flood plain.

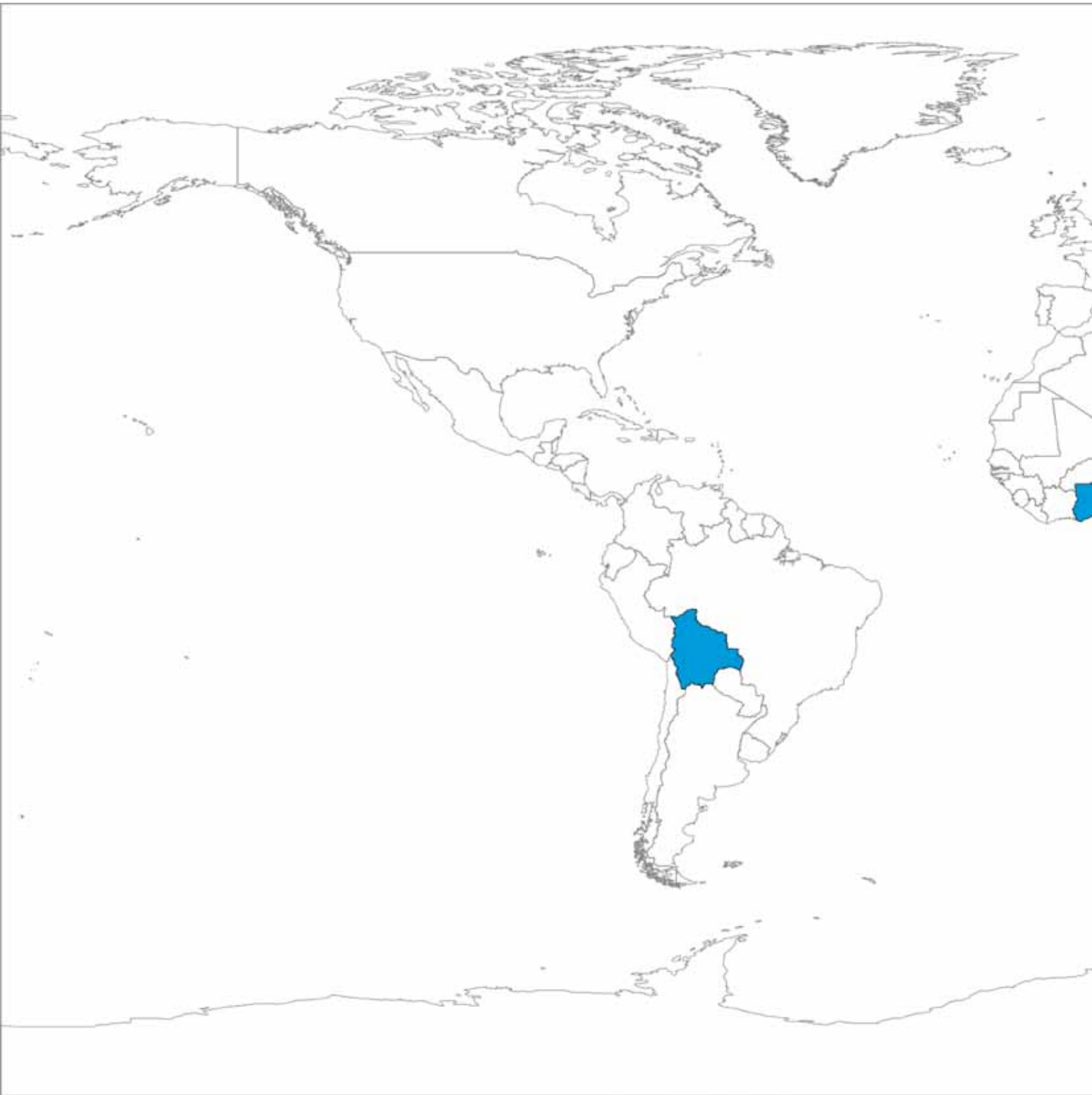
Last week, residents of Barcelona and Langrug gave a unique lecture about this work to students in the University of Cape Town's M.Phil program in Community Development and Planning. This is not the first time that slum dweller leaders from SDI Federations have become professors to the professionals and academics. Last year, members of the Zimbabwean Federation traveled to the University of Manchester in the UK to teach economics students. And earlier this month, community leaders from Cape Town and Durban in South Africa, traveled to Perth, Australia, to present to the annual World Planning Schools Congress.

University students learn from the communities how informal settlement dwellers live and work, as well as how they organize themselves. The students have then contributed the tools of planners to articulate this information in a way that serves as a platform for the communities to engage with city officials on future planning for the area.

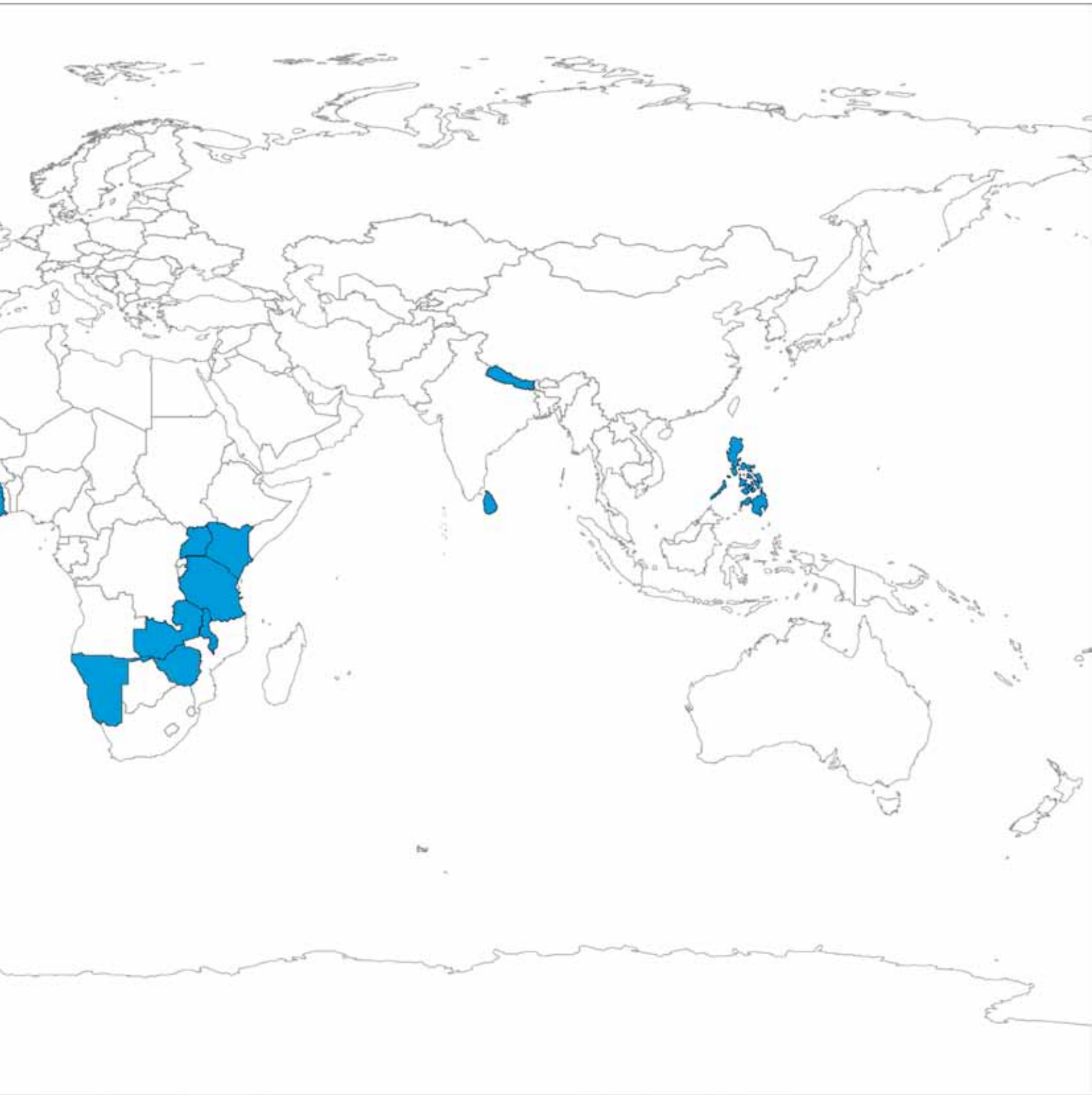
The linchpins of this work are the information collection of activities of Federations and slum dweller communities. These communities collect information at the household level, leveraging a wealth of data that can be entirely disaggregated. They then plot the information onto maps, and work with highly detailed socio-economic and spatial data to develop future plans. Universities help translate this data using formal tools that create a framework for communities to engage as leading partners to plan with city governments.

This is a striking new role for urban poor communities in city development. Such communities are becoming the professors and planners. They are working to use this information to build stronger internal structures and more effective city-wide networks. They are also challenging their newfound partners. Are the planners, academics, and policy makers ready to listen to these doers? And how can they change their practice to a) provide the necessary platforms for communities to tell their long-suppressed stories, and b) to articulate their compelling visions for the future?

# The SDI Network







**Lower Income Mature Federations**

# Namibia

## PROCESS

The Namibian Federation is made up of 18,956 savers organised into 603 savings groups in 84 cities across Namibia. To date daily savings within the Federation has reached \$1,227,593 with UPF savings totaling \$47,020. Loans disbursed from the Urban Poor Fund equals \$5,465,546 with repayments totaling \$2,160,737. Community savings have been used to secure land and to leverage additional government contributions, enabling the groups to build 2,535 houses to date and secured land for 4965 families. The Twahangana Fund (Namibia's equivalent of the Poor People Fund) of the Shack Dwellers Federation of Namibia has been in operation since 1997. The fund also bridges finance loans from the government's Build Together program. This project has helped saving groups from different regions in Namibia to construct houses without delays while negotiation for recovering the funds from the Build Together program continues. It is the aim of the

Federation to increase the construction of houses by the poor in Namibia to 400 per annum.

## PROJECTS

For the reporting period in question the Shack Dwellers Federation of Namibia (SDFN) has had 2 active capital strengthening projects and 1 Federation strengthening project. The poor people's process is increasingly being recognized in Namibia as an acceptable strategy to meet the needs of the very low-income households. To this end, the government announced a triple increase of its annual donation to the Namibia Federation. For the 2010/2011-budget year, N\$3 million (US\$416,000) has been allocated and received against the annual one million (US\$138,000) of the previous 8 years. These funds were received in November 2010. The scale of house construction is on the increase and with the additional assistance of UPFI funds, 13 urban areas were reached and 422 households accessed loans. The UPFI support (UPFI 77 with 50 households

### Members, Savings & Livelihoods

Cities:	84
Savers:	18,956
Savings Groups:	603
Daily Savings:	\$1,227,593
UPF Savings:	\$47,020
Loans from UPF:	\$5,465,546
Repayments:	\$2,160,737

### Land, Tenure & Services

Families w/Tenure:	4,965
Land Secured:	1,363 hectares?
Cost:	\$3.6m
Value:	\$7.15m

### Public Amenities:

Toilet Blocks:	12
Community Centres:	11
Clinics:	2
Commercial Centres:	12

### Housing

Houses under Construction:	141
Cost:	\$293,800
Houses Completed:	2,535
Cost:	\$2.2m
Value:	\$3.24m

### Information Collection

Settlements Profiled:	110
Cities Profiled:	13

### Political Engagement

Agreements w/Nat Gov't:	1
Agreements w/Local Gov't:	31

### Redistribution

Resources Leveraged:	Subsidized interest on housing loans; Land
Value:	\$204,819



in bridging finance and UPFI 78 with 72 households doing incremental housing) contributed to this achievement. The Federation has managed to secure land at a cheaper rate from the government as well as sand and soil from the local authority. Overall this project has seen a record number of families accessing loans and this is in part due to a deeper understanding of the revolving funds process by community members.



The Community Land and Information Programmes (CLIP) is an enumerations project used as a tool for Federation strengthening. Four of the participating urban areas became pilots where information gathered will be used in the upgrading phase.

The second phase of CLIP started in three of these four areas. Another prominent urban area, Swakopmund agreed that the CLIP could also take place in their informal settlement to provide input into the work of the Town Planner appointed to address the needs of the informal settlement. The Erongo Regional Council, in which Swakopmund is situated, also agreed to the program in their region. The Federation has now learned to ensure that the enumerations are owned by the community in Swakopmund, where the community living in the informal settlement are doing the work themselves, whether they are savers or not. Through this experience

the Namibian Federation learnt how to spread the ownership of the program. The project aims to scale up nationally and complete the enumerations reaching 100 urban and emerging urban areas within the next 4 years. Currently a total of 30 urban areas have been reached since inception.

This project has highlighted how non-savers can be drawn into a community process.

### **LOOKING FORWARD**

The Federation hopes to improve relationships between the Twahangana and Build Together Fund. This would assist in speeding up the housing delivery process. It has also been noted that the community needs to be placed at the centre of the projects and deeper community ownership needs to be developed. The Federation will strategically engage with government around leveraging resources for housing delivery. The hope is that national government will allocate a budget in this regard.



# Zimbabwe

## PROCESS

Despite the uncertain political environment, the Zimbabwe Homeless People's Federation has made significant strides in 2011. Membership has increased by 5,000 people in just four months, and total daily savings has increased by USD \$70k in the same amount of time. A major shift for the Zimbabwe Federation has been a move towards slum upgrading projects and away from greenfield developments. For many families, being relocated to green fields, away from their current sources of income, is not ideal. Instead, the solution lies in upgrading the settlements where they already live.

## PROJECTS

**Epworth slum upgrading:** In 2010, the Zimbabwe Federation undertook an enumeration in Ward 7 of Epworth settlement, an area with an estimated 7,000 households and the most informal in Epworth. This provided an opening for discussions with the local board around security of tenure for residents. In the four weeks that the enumeration took place, eight new saving schemes comprised of 2,341 families were established. Collectively they have saved US \$20k and managed to secure 50 plots for families who were either renting or residing on uninhabitable land. Since completing the enumeration, community members have been trained in use of GIS software, have digitized spatial information, and produced

concept and layout plans for the settlement. Currently, the community is awaiting approval of a layout plan that will accommodate 8,180 families. This will pave the way for regularization of tenure and basic service upgrading in the area, amounting to a value of roughly US \$1.7 million. As this is a first project of its kind, the alliance hopes it will assist central government in establishing new protocols for slum upgrading in Zimbabwe.

**Dzivaresekwa slum upgrading:** Dzivaresekwa extension is a settlement in the periphery of the City of Harare. Over the last six months, the project site has been re-blocked, and settlers have been relocated within the project site so that their structures are in conformity with the approved and title surveyed layout plan. Additionally, 195 transition houses, 42 shared ecosan/skyloo toilets and one borehole have been constructed.

**Mobilization in Smaller Cities:** This project allowed the Zimbabwe Federation to expand the geographical spread of its savings schemes to include secondary and tertiary cities which had not been previously mobilized. Exchanges between local authority officials have provided project-based learning forums for the smaller local authorities, whom have little if any opportunities to visit other cities. These exchange visits have facilitated infrastructure projects such

### *Members, Savings & Livelihoods*

Cities:	53
Savers:	42,257
Savings Groups:	546
Daily Savings:	\$247,388
UPF Savings:	\$235,319
Loans from Savings:	\$246,905
Repayments:	\$222,214
Loans from UPF:	\$690,981
Repayments:	\$111,238
Other Savings:	\$120,174

### *Land, Tenure & Services*

Families with Tenure:	15,775
Land Secured:	314.96 hectares?
Cost:	\$3.15m
Value:	\$6.3m
Services Provided:	2,425 serviced sites
Cost:	\$2.4m
Value:	\$2m

### *Public Amenities:*

Toilet Blocks:	8
Toilet Seats:	16
Cost:	\$31,400
Value:	\$47,100
Community Centres:	13
Cost:	\$340,000
Value:	\$680,000
Clinics:	7
Cost:	\$20,000
Value:	\$40,000
Other:	boreholes

### *Housing*

Houses under Construction:	1,122
Cost:	\$1.7m
Houses Completed:	975
Cost:	\$975,000
Value:	\$1.44m
Dwellings Improved:	184
Cost:	\$45,800
Value:	\$68,700

### *Information Collection*

Settlements Profiled:	35
Cities Profiled:	2
Settlements Enumerated:	17
Settlements Mapped:	19
GIS Maps:	3

### *Political Engagement*

Agreements w/Nat Gov't:	1
Agreements w/Local Gov't:	15
Agreements w/Universities:	2
Other:	21 land agreements

### *Redistribution*

Resources Leveraged:	4,084 serviced sites
Value:	\$1.6m
Institutional Agreements:	MOU w/ City of Harare
Policy Changes:	Approval of Ecosan toilets & skyloo



as installation of water and sanitation infrastructure, as well as the signing of MOUs with various local authorities.

### LOOKING AHEAD

In early 2011 the Zimbabwe federation began work on the Harare Slum Upgrading project. The cornerstone of this project was the signing in 2010 of a Memorandum of Understanding between the Zimbabwe Homeless People's Federation

and City of Harare. The MOU defines the City's relationship with communities of the urban poor and the integration of community-led urban planning processes in City strategies and developments.

Thus far a spatial boundary has been agreed on defining the geographical extent of slum areas in and around Harare. 35 slums have been identified and settlement profiles and maps completed for each of them.

This produced a 'slum map' for the City - spatial information that had not existed before which can be used in producing plans that are inclusive and realistic. Mbare settlement has been selected for a household-level enumeration and densification pilot project. The proposed project in Harare seeks to shift the relationship with the City to one that will enhance the participation of the urban poor in re-imagining the city.



# Philippines

## PROCESS

Originating in the dumpsites of Payatas, the Filipino Federation now has a presence in 17 cities throughout the country, with 1,470 savings groups representing a total of 24,637 members. In the last three months alone the Federation has managed to increase its Urban Poor Fund Savings by approximately \$120,000 bringing their UPF savings to date to a grand total of \$897,844. The Federation has overseen the disbursement of \$630,571 in loans from savings and has received repayments totaling \$534,289 indicating an 84.7% rate of recovery. The Federation has always sought to prioritize the most vulnerable communities, using savings to mobilize victims of disasters, ecological crisis, and evictions. By collecting information about city development plans and drawing local authorities into dialogue land has been secured in several cities with the end result being 3,713 families with secure tenure. This information collection process has seen the profiling of 22 settlements, 10 cities and the mapping of 20 settlements in 2011.

## PROJECTS

Currently the Federation has 2 active capital projects, which are the Saversville Homeowners Association Inc. (SHAI) Housing Project and the Lower Tipolo Homeowners Association Inc. (LTHAI) Incremental Housing Project, Mandaue

City. The Saversville project has seen the acquisition of 2.5 hectares of land in the last 6 months, which has been subdivided into a total of 177 plots. The first batch of SHAI housing participants signed the Memorandum of Agreement (MOA) to formalize their intention of taking on the SDI housing loan. A total of 31 participants started the building of their houses at the beginning of the year and as of September 2011, 34 homes stand completed. SHAI continues to inspire other communities within the region to strengthen their savings, which is the first step towards attaining security of tenure. Thus, communities in the region are among the fastest growing savings groups in the federation.

The LTHAI project is an incremental housing initiative by an association of poor residents whose homes were razed by fire in 2007. The city government donated the land for this project and the Federation is located across 255 lots. Sixty-five units have been completed providing 65 families with individual toilets (61 additional houses are currently under construction). The incremental housing project also created a big impact on the Badjao “sea gypsy” community from Mambaling, Cebu City, who joined the federation to train on the production of Interlocking Compressed Earth Blocks (ICEB) at the LTHAI ICEB production site. Savings have

### *Members, Savings & Livelihoods*

Cities:	17
Savers:	24,637
Savings Groups:	1,470
Daily Savings:	\$603,587
UPF Savings:	\$897,844
Loans from Savings:	\$630,571
Repayments:	\$534,289
Loans from UPF:	\$66,674
Repayments:	\$488
Other Savings:	\$44,496

### *Land, Tenure & Services*

Families with Tenure:	3,713
Land Secured:	62 ??
Value:	\$23m
Services Provided:	Electricity, paths, drainage
Cost:	\$36,358

### *Public Amenities:*

Toilet Blocks:	36
Toilet Seats:	128
Community Centres:	3
Cost:	\$13,293
Other:	Bridge for elderly
Cost:	\$1,089

### *Housing*

Houses under Construction:	113
Cost:	\$330,221
Houses Completed:	151
Cost:	\$345,831
Dwellings Improved:	569
Cost:	\$66,166

### *Information Collection*

Settlements Profiled:	22
Cities Profiled:	10
Settlements Mapped:	20

### *Political Engagement*

Agreements w/Nat Gov't:	2
Agreements w/Local Gov't:	9
Agreements w/Universities:	9
Other:	4

### *Redistribution*

Resources Leveraged:	Land; financial & technical support
Value:	\$23m
Institutional Agreements:	MOU w/USA universities; strengthening of citywide urban poor fund





provided a strong base for the federation to work from and currently UPDF savings amounts to \$19,743.65 for this particular project pointing to good signs of sustainability in terms of cost recovery.

The Homeless People's Federation Philippines Inc. (HPFPI) has been utilising enumerations not only as a response to their government's lack of knowledge on informal communities located along riverbanks and highways, under bridges and around dumpsites but also as a tool for strengthening federation activities. These include the planning and implementation of pre and post-disaster community-led initiatives and critical engagements with city and municipal governments and other stakeholders to leverage resources and other support for

the communities. In the last 6 months the enumeration process has seen the mobilization of more communities by the Federation, especially those located in high risk areas. The enumeration survey is a national activity of the Federation covering 13 cities and 9 municipalities located in major urban and peri-urban areas across the 3 major regions, Luzon, Visayas and Mindanao. Profiles of communities are expected to be generated at all levels – from community/ barangay to the city/municipal, regional national levels.

The Federation has also been involved in setting up an institution of Community Technical Professionals and Paraprofessionals geared towards providing technical support to local community driven initiatives through networking, learning exchanges

and documentary support.

### **LOOKING FORWARD**

One of the main goals of the Federation in the coming years is to achieve scale in its community managed housing and upgrading projects. The community process has been tested and the plan is to replicate these processes and expand the savings initiatives. This in turn can aid in building a wider alliance of urban poor communities. The Federation will also be looking to leverage tangible resources from the government, especially for housing. Although the government recognizes the increasing housing backlog, it still has funding limitations and thus housing is not always prioritised. The Federation hopes to lobby for a reduction in building standards that will be more appropriate for social housing programmes.

# Nepal

## PROCESS

In 2010-11, the Nepal SDI Alliance conducted a number of federation strengthening activities, continuing their efforts to mobilize communities and increase learning around the SDI rituals and methodologies.

## PROJECTS

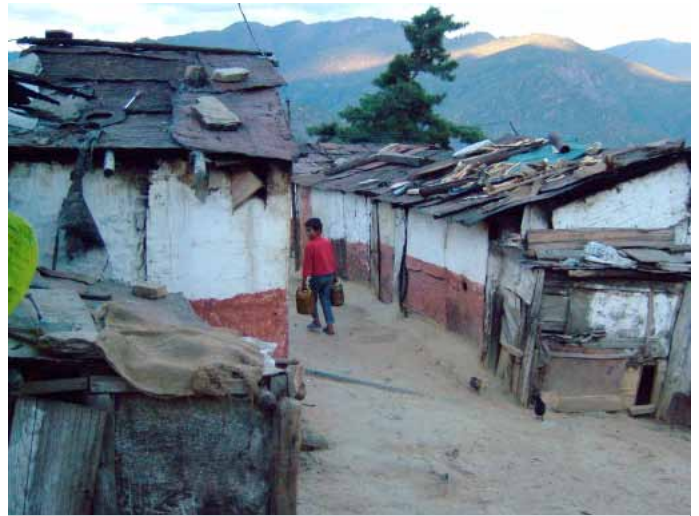
The Alliance conducted exchange visits to a number of districts throughout the country in order to monitor the progress of local federations and increase the role of district commission committees. In addition, exchanges took place around the role of savings, implementation of a housing program and the expansion of the Alliance's youth development program. Through these continued efforts the Alliance has been successful in increasing links with local government, thereby reducing threat of evictions for federation members and urban poor communities.

To this end, a federation member has been nominated as a member in the government implemented Public Housing Programme in Siraha district. In this district forty women have been given training around institutional development and two unit committees and three savings groups have been formed.

Lastly, an 'interaction programme' was organized around the topic of finding alternative solutions to the problems of insecure tenure. Fifty federation members from eleven districts attended the forum, and discussions focused on the commission's decision-making powers, needs for support, and issues of accountability.

## LOOKING AHEAD

In the coming months the Nepal SDI alliance plans to continue efforts around various federation strengthening activities. This includes continued mobilization of savings groups, interaction with local government, and an ongoing effort to have 'housing as a fundamental human right' included in Nepal's constitution. These activities are integral to the processes of the alliance and serve as the foundation for the federation's strategies across Nepal.





# Sri Lanka

## PROCESS

In Sri Lanka membership numbers and daily savings have risen steadily throughout the year and mobilization activities such as enumerations have taken place in 102 settlements throughout the country.

In addition, housing construction and improvements have been taking place, with twenty houses currently under construction and 98 completed. Agreements have been made with local institutions, such as an affordable loan program with The Sanasa Development Bank created with joint funds from UPFI and UN-Habitat.

## PROJECTS

Housing Pilot Project:

In 2010, the Women Development Bank Federation (WDBF) and support NGO Janarukula (“Bringing People Together”) conducted an enumeration and survey at Usaviwatta settlement in Moratuwa City. This served as the basis for a housing pilot project that used both land sharing strategies and commercial financing – two precedent setting strategies.

Prior to undertaking this project, local government in Moratuwa City was unwilling to permit residents of Usaviwatta to make any improvements to their land, as the land was technically

state-owned.

Through negotiations, the WDBF were permitted to construct new houses, using remaining land for commercial purposes. Using low-cost technologies the community worked with a local architect to develop affordable housing solutions.

One of the precedent setting elements of this project is the financing secured from local private financial institutions. Commercial banks are often reluctant to provide loans for the poor. However, having obtained capital through UPFI and UN-Habitat, the WDBF was able to negotiate with a local bank for a collective loan to the Housing Development Cooperative Society.

## LOOKING AHEAD

In the coming months the Sri Lankan SDI alliance plans to continue efforts around various federation strengthening and capacity building activities. This includes a number of national and international exchanges, settlement profiles, household enumeration surveys and community mobilization activities in the cities of Colombo, Paliyagoda, Jaffna, Kilinochchi, Kandy and Moratuwa. These activities are integral to the processes of the alliance, and serve as the foundation for all other projects, expanding and deepening the federation’s strategies across Sri Lanka.

### Members, Savings & Livelihoods

Cities:	24
Savers:	53,061
Savings Groups:	8,061
Daily Savings:	\$5,006,103
UPF Savings:	\$32,050
Loans from Savings:	\$902,105
Repayments:	\$593,100
Loans from UPF:	\$6,300
Repayments:	\$41,200

### Land, Tenure & Services

Families with Tenure:	93
Land Secured:	.44 ??
Cost:	\$95,000
Value:	\$150,000

### Public Amenities:

Toilet Blocks:	1
Toilet Seats:	1,068
Cost:	\$2,000
Value:	\$7,500

### Housing

Houses under Construction:	20
Cost:	\$40,000
Houses Completed:	98
Cost:	\$669,000

### Information Collection

Settlements Profiled:	20
Cities Profiled:	1
Settlements Enumerated:	102
Settlements Mapped:	15

### Political Engagement

Agreements w/Nat Gov’t:	2
Agreements w/Local Gov’t:	1

### Redistribution

Resources Leveraged:	Land & subsidies
Value:	\$256,000
Institutional Agreements:	Working with Sanasa Bank to implement loan program
Policy Changes:	Building/land regulations relaxed for slum upgrading

# Zambia

## PROCESS

The Zambian Homeless People's Federation is active in 33 cities across Zambia with a total of 356 savings groups comprising of 45,500 savers. The Federation continues to make significant strides in savings, which has seen their regular daily savings almost double from \$20,000 in June 2011 to \$39,914 in September. A total of 101 hectares of land has been secured over the past year and to date the Federation has secured tenure for 1,802 families. In total 5 settlements have been enumerated but the utilisation of GIS mapping needs to be ramped up within this process.

## PROJECTS

At present the federation has active capital projects in Kitwe, Choma, Kalulushi and Mongu and these entail the development of housing projects on Greenfield sites. In Kitwe phase one of the project is near completion which has seen the federation construct 50 houses. The majority of the land in Mongu

is under customary law with most houses built out of sub-standard building materials. This project is precedent setting in that the Federation has engaged the government in changing the land to state land and will allow them to build using better quality materials. Sixteen houses have been completed in the Choma project. Through re-demarcation of plot sizes the federation has ensured that instead of only 100 families benefiting from this project, 192 families will now be direct beneficiaries. Kalulushi has around 15 houses completed despite the struggles faced in terms of economic issues and the community has committed to continue building. The Federation has explored cheaper ways to build incrementally using locally available materials. This particular project has seen the use of burnt earth bricks, which have proven to be a cheaper alternative.

The Federation membership has continued to grow through mainly mobilization

### Members, Savings & Livelihoods

Cities:	33
Savers:	45,000
Savings Groups:	356
Daily Savings:	\$39,914
UPF Savings:	\$124,915
Loans from UPF:	\$21,618
Repayments:	\$4,115
Other Savings:	\$2,440

### Land, Tenure & Services

Families with Tenure:	1,802
Land Secured:	101
Cost:	\$10,276

### Public Amenities:

Toilet Seats:	53
Community Centres:	2

### Housing

Houses under Construction:	86
Houses Completed:	110

### Information Collection

Settlements Profiled:	1
Settlements Enumerated:	5

### Political Engagement

Agreements w/Local Gov't:	2
Agreements w/Universities:	3

### Redistribution

Resources Leveraged:	Budget committed for 2012 to upgrading programme
Institutional Agreements:	MOU with Choma and Kitwe Municipalities



exchanges, radio programmes, enumerations/profiling as well as mobile health clinics. The Choma federation specifically has looked to strengthen their saving schemes. This has seen them implement a door-to-door mobilization program as well as on-going mobilization of new saving schemes. The objective was to strengthen federation rituals particularly daily savings and the Swalisano urban poor fund. Within the Mongu Housing project, the participation by both the Federation



and the Municipality has provided a good example of how engaging with local government can make the running of projects far smoother. The basis for this level of activity by the Federation has once again been grounded in savings for health, Swalisano and Daily savings.

The Federation and People's Process on Housing and Poverty in Zambia (PPHPZ) are currently engaged in the construction of a community resource centre in George Compound in Lusaka as well as a resource centre in Livingstone Dambwa North area. It is envisioned that these centres will serve as places where people in communities

can meet, share, and learn from each other. This construction project has seen the federation take a very strong lead and showcases how community driven projects can unite people to achieve goals and successfully engage government and professionals for the resources they require. There is a strong focus on health in all the projects run by the federation that has seen dedicated savings towards this particular focus area grow to a total of \$1,694.

### LOOKING AHEAD

One of the biggest challenges moving forward for the federation are sanitation issues. Currently the Federation is involved in a

sanitation action research project where viable sanitation solutions for the urban poor will be piloted with the goal of establishing best practice methods that could be scaled up to a citywide level to achieve greater impact. The federation continues to make strides to sign an MOU with government. The MoU will commit government, to partner with poor communities through the provision of financial and technical support to housing and infrastructure development. Policy and practice changes remain a priority as well as holding government accountable to commitments made within the framework of the good policies and practices that currently exist.



# Tanzania

## PROCESS

The Tanzanian Urban Poor Federation (TUPF) is now active in 6 cities and has a total of 180 savings groups. This represents an increase of 2 cities and 70 savings groups in the past year. Membership presently stands at 7,549 savers, representing an increase of 2,249 members since the same time last year.

The Federation is gaining credibility as a legitimate development partner for government and donors as evidenced by the strengthening relationship with municipal councils, Ardhi University, and large international donors. The Federation is actively engaged in establishing Regional Urban Poor Funds and savings to the National Urban Poor Fund, Jenga, continue to grow.

## PROJECTS

The Federation is presently

working on two large housing projects: one in Dodoma (Chang'ombe Community-based Housing Scheme) and one in Dar es Salaam (Chamazi Low-cost Housing Scheme).

Between them, these projects aim to house over 200 slum dwellers. To date, 54 units are under construction at the two sites, up 26 from last year. Federation members are constructing the houses themselves using soil-compressed interlocking bricks. In both projects Federation members purchase the land upon which the houses are being constructed and Federation members – including many women – have received training in this building technique.

The Federation has also launched a Water and Sanitation project since last year's report. This project



### Members, Savings & Livelihoods

Cities:	6
Savers:	7,549
Savings Groups:	180
Daily Savings:	\$85,643
UPF Savings:	\$18,212
Loans from Savings:	\$42,000
Repayments:	\$24,000
Repayments to UPF:	\$6,875

### Land, Tenure & Services

Families with Tenure:	59
Land Secured:	157,827
Cost:	\$25,000
Value:	\$141,800
Services Provided:	Roads, boreholes, water connections

### Public Amenities:

Toilet Blocks:	1
Toilet Seats:	432
Cost:	\$28,000
Community Centres:	1
Cost:	\$4,316

### Housing

Houses under Construction:	54
Cost:	\$78,750
Houses Completed:	14
Cost:	\$26,500
Value:	\$93,750

### Information Collection

Settlements Profiled:	2
Cities Profiled:	2
Settlements Enumerated:	10
Settlements Mapped:	10
GIS Maps:	2

### Political Engagement

Agreements w/National Gov't:	1
Agreements w/Local Gov't:	2
Agreements w/Universities:	1
Other:	1

### Redistribution

Resources Leveraged:	Technical support; building materials
Value:	\$3,000



involves hygiene promotion activities conducted by the Federation in conjunction with the municipal councils in Dodoma and Arusha.

The Federation has also been given tenders by a number of municipalities to collect solid waste.

Livelihood projects such as food processing, soap making, and cloth making have been initiated.

Community policing projects have also been growing over the last year, which are conducted in collaboration with the local police force.

## LOOKING FORWARD

In the coming year the Tanzanian Urban Poor Federation hopes to see the successful completion of more houses in Dar es Salaam and Dodoma. At the two sites, infrastructural support from the government will be actively sought. TUPF seeks to formalize the working relationships it has with local government through the signing of Memoranda of Understanding. The Federation will also endeavor to use its enumeration, profiling and mapping data to negotiate with local government on slum-upgrading priorities and formulate priority project plans.





# From the Blog: Negotiating the Right to Stay

The air in Accra is humid and full of dust. After spending days inside heavily air-conditioned conference centers and hotels, you start to forget the realities of city life. Luckily, I got a reminder.

I spent my last day in Accra in Old Fadama. Old Fadama is an informal settlement occupying 31.3 hectares of land along the Odaw River and Korle Lagoon in central Accra. Established in 1981, its population of roughly 80,000 inhabitants is made up of traders and migrants from across Ghana and West Africa.

The community has resisted threats of eviction for nearly a decade through use of tools such as enumerations, mapping and negotiations with the Accra Municipal Authority (AMA). Most recently, the Ghana Federation of the Urban Poor (GHAFUP) and the Old Fadama Development Association (OFADA) have been in negotiation with the AMA to reduce the number of structures set for clearance from land around the Korle Lagoon. Korle lagoon has experienced decades of pollution, serving as the main runoff for the entire city of Accra, and plans are underway now for a large-scale cleanup.

Initially, the AMA requested that 100 feet of land be cleared to make way for the project. GHAFUP and OFADA members estimated that this would mean demolition of nearly 3,000 structures and eviction for roughly 7,000 inhabitants. They proposed a reduction to 50 feet. Immediately, the community went to work enumerating the 50-foot area. Reducing the amount of land to be cleared to 50 feet meant a reduction to 1,192 residential and commercial structures and 3,000 people. Still not ideal, but certainly a marked difference. Armed with their enumeration data, GHAFUP and OFADA met with city authorities and succeeded in negotiating for their proposed 50-foot area instead of the original 100 feet, significantly reducing the number of people affected.

The next step was a community led demolition and realignment of structures on right of access identified and negotiated jointly between the residents and the AMA. Members of GHAFUP and OFADA led this process, first meeting with community members to explain the demolition and relocation process.

Getting the wider community on board has been key to the success of the process. I spoke with a woman whose structure is waiting to be demolished. She has been a member of GHAFUP since 2008. She says that she doesn't know where she will go when her structure is demolished – that she will simply have to find a piece of vacant land and erect her structure there. Sadly, this means she will likely have to live on the edges of Old Fadama, where the dirt paths are riddled with rubbish and the harmattan hits harder against the shack walls.

Despite these inevitable hardships characteristic of any relocation, resettlement of displaced peoples to other locations within Old Fadama is a success story in and of itself. Most tales of relocation involve displacement to many kilometers outside of the city, far from social ties, employment, and opportunity. Thanks to the successful negotiations of GHAFUP, OFADA and People's Dialogue Ghana, this is not the case in Old Fadama.

In our discussions with GHAFUP and OFADA, it became clear that a waste management plan will be crucial to the success of the imminent de-silting project in order to prevent continued pollution of the lagoon. This is a key time for GHAFUP, OFADA and People's Dialogue to put their negotiation skills to use. Waste remains a major issue in greater Accra, and the creation of a community-led waste management program for Old Fadama could serve as a key tool for income generation, community upgrading and negotiation with local authorities around the community's capacity to engage in the upgrading process.

Farouk Braimah, director of the Ghanaian support NGO People's Dialogue, stresses, "This whole exercise promises huge benefits and leverages. We anticipate capitalizing on this exercise to strengthen our hitherto weak relationship with the city authorities of Accra and to feed into [other projects] in Accra and Ashaiman."

Bearing witness to the reality and determination of this community, alongside some of its key leaders, was certainly an experience no conference could compete with.





# Kenya

## PROCESS

Established in 1996, the Kenyan federation of slum dwellers, Muunganowa Wanavijiji, is present in 11 cities. The federation is constituted of 539 saving schemes rooted in more than 150 slum settlements. It has a membership of 63,000 households. The federation draws its primary technical and professional support from local non-profit, Muungano Support Trust (MUST). The federation has also set up an urban poor fund called Akiba Mashinani Trust (AMT). Collectively, these institutions make up the Kenyan SDI alliance. In 2011, AMT joined up with a local bank K-REP, as equal equity partners to form a low cost housing finance company called Makao Mashinani. This new initiative seeks to bridge the gap between development and market financing for slum upgrading.

## PROJECTS

The Alliance is involved in a multitude of small medium and large projects. The projects are focused on acquisition of secure land tenure, social and infrastructure service upgrading and in housing upgrading. The following are some of the key project areas:

Through an incremental housing approach the Alliance is upgrading five settlements in the Huruma area of Nairobi. The settlements have a total household population of 2562. Currently 120 houses have been completed and occupied and another 100

are under construction in four of the five settlements. Primary capital finance was provided by the SIDA/DFID Community-Led Infrastructure Financing Facility (CLIFF). The Alliance has commenced similar incremental housing projects in the cities of Nakuru and Kisumu.

With the support of UPFI the Alliance has embarked on a green fields housing project to accommodate 2000 slum households in Mukuru area of Nairobi. This USD 15 million, market cross subsidized, project seeks to leverage trunk and on-site infrastructure as well as low cost housing subsidies from government.

The Alliance has developed a resettlement plan allowing the government of Kenya to take a USD 30 million World Bank loan for the resettlement of 10,000 slum households and businesses situated along the railway way-leaves in Nairobi. Alliance member MUST is currently the resettlement consultant for the project.

In regards to acquisition of secure tenure: through state provision, for both insitu upgrading and resettlement; as well as land purchased from the market; the Alliance has acquired a total of 101 hectares of land that benefits 22,246 households. A current highlight of this component of the Alliance's work is the UPFI supported project in the municipality of Timau. As part of this project all 1300 informal

### Members, Savings & Livelihoods

Cities:	11
Savers:	63,000
Savings Groups:	539
Daily Savings:	\$700,000
UPF Savings:	\$296,632
Loans from UPF:	\$1.49m
Repayment rate:	50%

### Land, Tenure & Services

Families with Tenure:	22,246
Land Secured:	101 hectare (77h from the market)
Cost:	\$1.15m
Services Provided:	2,980 household water connections
Cost:	\$17,300

### Public Amenities:

Toilet Blocks:	5
Toilet Seats:	60
Community Centres:	5
Creches/Schools:	1

### Housing

Houses under Construction:	100
Houses Completed:	120
Cost:	\$266,894

### Information Collection

Settlements Profiled:	318
Cities Profiled:	10
Settlements Enumerated:	155
Settlements Mapped:	155
GIS Maps:	68

### Political Engagement

Agreements w/National Gov't:	1
Agreements w/Local Gov't:	1
Agreements w/Universities:	1
Other:	6

### Redistribution

Resources Leveraged:	Land & services
Institutional Agreements:	MOU on regularization of land, MOU on slum upgrading, and MOU with Municipal Water Utilities.

settlement dwellers in the town have been allotted housing plots. Through UPFI support the slum dwellers were able to access USD 150 loans for survey and land document processing fees.



Apart from constructing five communal toilet facilities the Alliance has piloted individual household water and sanitation solutions at settlement-wide levels in the cities of Nairobi, Kisumu and Mombasa. Currently proposals made by the Alliance, on behalf of the water utility companies, to provide individual household connections in six municipalities have been approved for financing by the Kenya Water Trust Fund, (a government and development partners water finance facility).

The Alliance is also one of two implementing partners of a government/ European Union project to provide water and sanitation access to 350,000 slum dwellers in Nairobi.

### LOOKING AHEAD

Conceptually, and as a result of having implemented a myriad of slum solutions, the Kenyan Alliance is repositioning to engage at a city scale rather than providing settlement-wide responses. Programmatically the Alliance seeks to design for, and draw into slum improvement,

both market and government resources. Over the next two years the Alliance will also seek to impact, at a structural or systemic level, on redistributive mechanisms that provide greater access to the urban poor with regards to land, housing and service provision. This objective is encapsulated in a popular crusade dubbed the Jubilee campaign. Intended to coincide with Kenya's 50 independence jubilee the campaign aims at achieving both legislative and actual restitution for the urban poor.



# Uganda

## PROCESS

The Uganda Slum Dwellers Federation is presently comprised of 355 savings groups, which represents an increase of 128 groups since last year. There are now 24,216 active savers in the federation, which represents an increase of 10,299 members this past year.

The federation operates in 6 cities, namely: Kampala, Arua, Mbale, Mbarara, Kabale, Arua, and Jinja. The Uganda Slum Dwellers Federation has been a key stakeholder in the Government of Uganda's Transforming Settlements of the Urban Poor in Uganda (TSUPU) program that is being supported by Cities

Alliance. The program is being implemented in 5 cities and involves the Federation working closely with municipal governments and the Ministry of Lands, Housing, and Urban Development.

The federation has completed 48 settlement profiles in the past year and plans to conduct citywide enumeration in Kampala in the coming year.

It has also commenced citywide informal settlement mapping in each of the five cities involved in the TSUPU program. The federation has active network, regional, and national level governing structures. The Federation launched a national-level



### Members, Savings & Livelihoods

Cities:	6
Savers:	24,216
Savings Groups:	355
Daily Savings:	\$167,912
UPF Savings:	\$15,176
Loans from savings:	\$46,885
Repayment:	\$20,144
Loans from UPF:	\$6,947
Repayments:	\$5,281

### Land, Tenure & Services

Families with Tenure:	500
Land Secured:	3.1 hectares
Cost:	\$76,000
Services provided:	Water to sites
Cost:	\$171

### Public Amenities:

Toilet Block:	3
Toilet Seats:	27
Cost:	\$101,421
Community Centres:	2
Cost:	\$3,986

### Housing

Houses under Construction:	30
Cost:	\$99,648
Houses Completed:	9
Cost:	\$15,995

### Information Collection

Settlements Profiled:	52
Cities Profiled:	6
Settlements Enumerated:	46
Settlements Mapped:	24

### Political Engagement

Agreements w/National Gov't:	2
Agreements w/Local Gov't:	9

### Redistribution

Resources Leveraged:	Land & technical assistance
Value:	\$102,298
Institutional Agreements:	Construction fees waived at Kawama
Policy Changes:	Community participation in formation of National policy





Urban Poor Fund (Suubi) in 2010 and has now successfully piloted 4 loans. It is presently launching the Kampala Development Fund, which will be a city-level urban poor fund.

## PROJECTS

The federation continues to undertake a large low-cost housing project in Jinja on land allocated to the federation by the Jinja Municipal Council. Six units have now been completed and a block of 30 units is presently under construction.

Federation members themselves using low cost building techniques discovered on exchanges with other SDI affiliate federations, are constructing the houses. The technology,

interlocking soil-compressed bricks, reduces the need for expensive cement and bricks fired using masses of scarce timber.

Repayments on loans for this housing project are already being used to support an additional community project in the region.

A sanitation unit and community center are being constructed using the same building technology in a nearby market. The Federation has been able to leverage considerable support in the past year, including: land for three sanitation units, technical support from municipalities, an office space in three municipal offices in 3 cities, and a grant from SELAVIP.

It is estimated that these resources have a value of over \$26,000.

## LOOKING AHEAD

Following a slum upgrading conference in Kampala, the federation and partner municipalities are launching a series of projects including 3 additional sanitation units (modeled on the one in Jinja), garbage collection projects, and water point projects. The federation is beginning a concerted effort to mobilize more members into the federation, extend another round of Suubi (UPF) loans, as well as operationalize the Kampala Community Development Fund (KCDF).

# Ghana

## PROCESS

The Ghana Federation of the Urban Poor (GHAFUP) is now active in 7 regions. It is comprised of 128 savings groups with 12,823 members. This represents an increase of 19 groups and 334 members in the past year. Savings have increased from \$107,183 to \$108,449 in the past year.

The Federation's relationship with government has become more robust this year as indicated by GHAFUP being given representation on the Ashaiman Municipal Assembly's Social Services and Development Planning Sub-Committees. In addition, there is continuous interaction with the Ministry of Water Resources, Works & Housing, the Traditional Authorities and the Ashaiman Municipal Assembly.

GHAFUP has completed an additional 4 settlement profiles in the past year and has established an urban poor finance facility, which supports the Federation to finance community development interventions.

## PROJECTS

GHAFUP is engaged in

multiple large projects. In Ashaiman, the Federation has formed a housing cooperative and are constructing a mixed-use housing development. The development will include homes, rental stores, and toilets for commercial purposes.

UPFI funds have been used to provide soft loans to beneficiaries. The entire project is expected to cost US\$400,000, with US\$20,000 leveraged from the Government of Ghana.

Toilet and bathing facilities have also been purchased with UPFI funds. The facilities are being run as a business venture to subsidize the cost of the aforementioned housing project. A second housing project in Old Fadama has entered the design phase. The project is expected to benefit over 50 families from the Tunteeya savings group.

Following an enumeration conducted by GHAFUP, the federation was able to convince the Office of the Vice President of the Republic of Ghana to select 200 Kayayei (female street vendors) for skills and apprenticeship training.

### Members, Savings & Livelihoods

Cities:	7
Savers:	12,823
Savings Groups:	1,128
Daily Savings:	\$108,449
UPF Savings:	\$38,911
Loans from savings:	\$27,000
Repayment:	\$10,000
Loans from UPF:	\$155,537
Repayments:	\$55,589

### Land, Tenure & Services

Families with Tenure:	6,860
Land Secured:	2.4 hectare
Cost:	\$91,000
Value:	\$106,449
Services provided:	Water

### Public Amenities:

Toilet Block:	2
Toilet Seats:	32
Cost:	\$55,000
Value:	\$63,000
Community Centres:	1
Cost:	\$6,460
Value:	\$7,274

### Housing

Houses Completed:	114
Cost:	\$76,398
Value:	\$79,454

### Information Collection

Settlements Profiled:	4
Settlements Enumerated:	10
Settlements Mapped:	2

### Political Engagement

Agreements w/National Gov't:	1
Agreements w/Local Gov't:	2
Agreements w/Universities:	2

### Redistribution

Resources Leveraged:	Land & funds
Value:	\$20,000





## LOOKING AHEAD

People's Dialogue and the Federation is prioritizing four strategic areas for action in the coming year: 1) Strengthening partnerships and building new ones; 2) Building a citywide network of federations; 3) Deepening financial capacity of the Community Upgrading Fund; and 4) Scaling up development and implementation of city-wide upgrading projects. The first citywide project will involve a partnership with the Ashaiman Municipal Assembly to construct at least 100 latrines in Ashaiman. In the coming year, GHAFUP envisages using enumeration reports to influence government policy and response to eviction.





# Malawi

## PROCESS

In Malawi, federation membership has increased steadily, from 9,747 to 10,000 since June 2011. Similarly, there has been an increase in savings groups from 615 to 630, and daily savings has increased from USD \$115,603 to USD \$148,035 since the beginning of 2011.

The work of the Federation in Malawi has begun to influence policy at the local and state level. For example, in the capital city of Lilongwe, the Federation and CCODE, the support NGO, have been instrumental in the facilitation of a paradigm shift around informal settlement upgrading. The new Lilongwe

City Development Strategy integrates communities into slum upgrading initiatives, starting at the planning stage, and following the systems and structures developed by the Malawi SDI alliance.

With the assistance of CCODE, state funds have been secured for informal settlement upgrading. In addition the Malawi alliance has signed a Memorandum of Understanding with the national Ministry of Transport, Public Works and Housing (MTPWH), whose aim is to work together towards the development of a Slum Upgrading Policy for Malawi, incorporating the people-centered strategies



### Members, Savings & Livelihoods

Cities:	28
Savers:	10,000
Savings Groups:	630
Daily Savings:	\$148,035
UPF Savings:	\$34,087
Loans from savings:	\$18,645

### Land, Tenure & Services

Families with Tenure:	757
Land Secured:	10 hectare
Value:	\$1.5m

### Public Amenities:

Toilet Block:	5
Toilet Seats:	132
Community Centres:	5
Cost:	\$5,000
Other:	boreholes

### Housing

Housing under Construction:	66
Cost:	\$82,727
Houses Completed:	767
Cost:	\$731,447
Value:	\$2.1m
Dwellings Improved:	286
Cost:	\$2,606

### Information Collection

Settlements Profiled:	176
Cities Profiled:	11
Settlements Enumerated:	7
GIS Maps:	2

### Political Engagement

Agreements w/National Gov't:	2
Agreements w/Prov Gov't:	1
Agreements w/Local Gov't:	6
Agreements w/Universities:	2
Other:	1

### Redistribution

Resources Leveraged:	1,679 plots
Value:	\$260,263
Institutional Arrangements:	Partnership for drafting of policies on housing & sanitation as well as Lilongwe Strategic Plan



of the Federation into MTPWH protocols for a housing process anchored by community-based organizations.

## PROJECTS

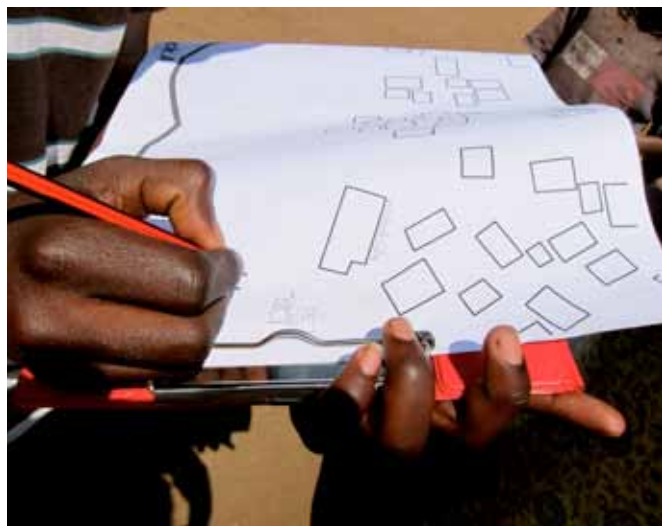
**Home Improvements:** Urban poor in over ten districts in Malawi have accessed home improvement loans through the Mchenga Fund, Malawi's national urban poor fund. These loans have been used to purchase iron sheeting, repair windows, put in cement flooring and make general home repairs. A key feature of this project was the ability to demonstrate the level of improvement possible without relocation. This has served as an impetus for in situ, incremental slum upgrading throughout Malawi.

**Mtandire Batik Project:** In 2006, a group of female Federation members from Mtandire, one of Lilongwe's largest informal settlements, travelled to Zambia on an income generation exchange where they visited famed Tribal Textiles centre. These women were convinced that the Malawi federation could adopt these strategies as a means of income generation. The women decided that they would finance a training using their own resources. In January 2011, 15 women who had never attended school were taught the basics of measurement, writing and design. Today, these women are manufacturing and selling high quality batiks and generating a sustainable income for their families.

## LOOKING AHEAD

In May 2011 the Malawi SDI Alliance formalized a move towards incremental, citywide slum upgrading with the launch of a community-led project in the city of Blantyre, approximately 350km south of Lilongwe. The federation in Blantyre is one of the largest in the country, with over 500 members in 32 centers. Through enumerations and profiling the federation in Blantyre has identified a number of areas for upgrading, including: roads, drainage, solid waste management, and formalization of land tenure.

Through negotiations with the Blantyre City Council, the Federation leveraged land for 500 houses, valued at roughly USD \$247k. Preparatory works have begun to ready the land for construction and five home improvement loans have been issued. In addition, exchange visits to Lilongwe have increased understanding of government officials of the benefits of including the urban poor in the early planning processes of such upgrading, through tools such as enumerations, mapping and settlement profiles.



# Bolivia

## PROCESS

Having begun work with the SDI network in 2009, by mid-2011 the Bolivian SDI alliance had mobilized 266 members in 14 savings groups in two of Bolivia's cities with a total amount saved of US \$3,400. The savings groups have a strong organizational structure, regular attendance at meetings and routine submission of monthly reports. At present, two saving groups are saving to buy land and secure land tenure. In addition, international exchanges with SDI alliances in Namibia, South Africa and Brazil have deepened the Bolivians' understanding of SDI methodologies, allowing for the development of clear objectives, roles and responsibilities within the Federation and support NGO, Red de Acción Comunitaria.

## PROJECTS

The Bolivian SDI alliance has conducted five informal settlement profiles in the city of Oruro, and fourteen in

Cochabamba. In addition, they have developed an enumeration survey, and have conducted enumerations in four settlements. In Villa Vista settlement in Oruro, enumeration data have been used for several purposes including property rights law, a housing pilot project (51 improvements, 3 new houses and a water tank), and an urbanization project undertaken by the municipal government of Oruro. Results of the enumeration data have led to a number of changes. Locally, the municipal government is exploring an integrated approach to informal settlement interventions. Nationally, central government funders such as the International Development Bank have considered evaluation of a pilot project in this settlement to reevaluate strategies and financing conditions. Additionally, the Bolivian SDI alliance has had the opportunity to raise the right to housing as a priority at the

### Members, Savings & Livelihoods

Cities:	2
Savers:	219
Savings Groups:	12
Daily Savings:	\$4,355
UPF Savings:	\$383
Other Savings:	\$165

### Land, Tenure & Services

Families with Tenure:	59
Services provided:	Water tank
Cost:	\$5,000

### Public Amenities:

Community Centres:	1
Cost:	\$1,000
Other:	Water tank

### Housing

Houses Completed:	3
Cost:	\$3,000
Dwellings Improved:	51
Cost:	\$25,500

### Information Collection

Settlements Profiled:	22
Settlements Enumerated:	4
Settlements Mapped:	4

### Political Engagement

Agreements w/National Gov't:	2
Agreements w/Local Gov't:	2
Agreements w/Universities:	3
Other:	3

### Redistribution

Resources Leveraged:	Funds for upgrading programme in 2012
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Multinational Legislative Assembly.

In addition to enumeration activities, government officials, including the Presidents of Oruro and Cochabamba City Councils, traveled to the city of Varzea Paulista in Brazil to learn about the innovative strategies in the regularization process being implemented there. From this experience, the SDI alliance has opened a pathway to work with these municipal governments, which they hope will be concretized with an inter-institutional agreement.



Additionally, within the Latin American Hub, Bolivia and Brazil are working to support interest in SDI rituals and methodology in Peru, and completed an exchange there in September 2011.

### LOOKING AHEAD

Next steps for the Bolivian alliance include plans to develop relationships with community leaders in more settlements across both Cochabamba and Oruro, and mobilize saving schemes in Santa Cruz, broadening the scope of SDI methodology in community mobilization and settlement upgrading. In addition the Federation has begun necessary processes to develop a national Housing Fund

for Poor People and the support NGO, Red de Acción Comunitaria, continues to produce a noteworthy monthly bulletin.

The Alliance will also work with the Municipal Government of Oruro to develop profiles of all the informal settlements and plans to begin the enumeration process in the identified settlements. In Cochabamba, the Alliance is working to finish profiles of all settlements in District 8. At the same time, they are also working with the Vice ministry of Housing in central government to develop a proposal for social housing and regularization programs.



# The SDI Network







**Emerging Initiatives**

# Sierra Leone

## PROCESS

The Sierra Leone federation was formed in 2007 and was incubated within Sierra Leone Chapter of YMCA up until 2011 when the Federation of Urban and Rural Poor (FEDURP) was formed. Including the country's capital Freetown, the federation is present in 4 cities and is made up of 45 saving schemes with an approximate membership of 2500 households. The federation has formed an urban poor fund known as Fordibambai Trust Fund (FTF)

Over time the federation has made significant linkages with key stakeholders including: Freetown City Council (FCC); Ministry of Lands, Country Planning and the Environment (MLCPE); Ministry of Works, Housing and Infrastructure

(MWHI); Sierra Leone Housing Corporation (SALHOC); National Power Authority (NPA); Guma Valley Water Company (GWWC); Institute of Architects and Environmental Protection Agency (EPA). The office of both the Mayor and the Chief Administrator (CA) have registered their support to the federation's work, and a drafted and long-awaited MOU still lies with FCC for council deliberation.

## PROJECTS

In November 2010, SELAVIP (funder) approved part financing to FEDURP for \$64,885 project intended to influence government to adopt a bottom-up approach to urban planning. The \$23000 capital grant provides seed capital that will realise community led planning

### Members, Savings & Livelihoods

Cities:	4
Savers:	2,402
Savings Groups:	45
Daily Savings:	\$14,761
UPF Savings:	\$828
Loans from Savings:	\$4,207
Repayments:	\$3,371

### Housing

Houses Completed:	10
Cost:	\$5,000

### Information Collection

Settlements Enumerated:	2
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### Political Engagement

Agreements w/Prov Gov't:	1
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### Redistribution

Resources Leveraged:	Financial support
Value:	\$23,500
Institutional Agreements:	Support from USA-based Kroo Bay Initiative with \$500 to support micro-credit; Draft MOU awaiting approval







leading up to construction of a initial phase of ten housing units. UPFI matches the Selavip grant and provides for technical assistance, strengthening of community organization around the project as well as covering some of the capital costs. The capital investments by Selavip and UPFI will be revolved through the federation's Fordibambai Trust Fund. Other funding partners are Y Care International - \$8,028.57; and YMCA - \$10,000.

In order to achieve the goals of the project FEDURP has partnered with the Freetown City Council, Institute of Architects and Environmental Protection Agency (EPA) and Sierra Leone Housing

Corporation (SALHOC), all of whom bring in additional technical and financial resources to the project. An important contribution by government was the allocation of the land that the planning and housing will be located.

### **LOOKING FORWARD**

As the budding Sierra Leone federation takes up its first projects in Freetown it anticipates that the housing project will not only strengthen its influence on urban planning but also that the demonstration project will form a basis for expansion of the federation to cover more settlements and towns in the country.



# From the Blog: Launch of SDI in Sierra Leone

After three years of mobilizing savings groups, fighting evictions, and building links with government, the Sierra Leone Federation of the Urban and Rural Poor (FEDURP-SL) officially launched in February 2011. The ceremony was attended by approximately 400 members of the Federation from four cities: Freetown, Bo, Makeni, and Kenema as well as the Minister of Land, Minister of Local Government, Deputy Minister of Justice, representatives of the mayor of Freetown, and Bowenson Philips, the Chief Administrator of Freetown.

The Federation now numbers about 1,500 in total, with most of the membership based in Freetown. The ceremony was chaired by the Chief Administrator of the City of Freetown, Bowenson Philips. Federation members spoke about the value of the Federation and the Fordibambai Trust Fund — the Sierra Leone Federation's urban poor fund — to attract funding for the projects of the poor.

A representative of the mayor also spoke regarding the issue of the settlement of Kroo Bay in Freetown, which has faced many eviction threats in the last five years. He noted that the mayor recognizes the Community Steering Group, the informal leadership organization of the large, historic settlement, and that the solutions for the flooding, overcrowding and land use issues in Kroo Bay lie in the hands of the residents of Kroo Bay. This is a far cry from our experience with representatives of the Mayor last year, when we were told that the Mayor reserved the right to evict the residents basically at will.

The next day, the Federation held its first national strategic meeting. In attendances were representatives from about 30-40 communities in the four cities. Savings schemes in places like Kroo Bay and Dworzack (both in Freetown) are already three years old, while those coming from cities like Bo, Makeni, and Kenema, were only a few months or weeks old.

To begin with, the Federation reported on existing successes and challenges. Successes include the fact that regular meetings are taking place, local authorities are interested in the work of the Federation, and interest is being paid on the loans issued within the groups and settlement-level networks. Challenges include issues with poor loan management, and distrust of the Federation due to communities' history with other NGOs.

The Federation is planning strengthen settlement-level network structures, as well as consolidate these at the city and national level. It is hoped that stronger leadership structures and ownership of strategic vision will help the Federation solve some of their challenges, and establish successful precedents to be shared through exchanges.

The roots of the Fordibambai Trust Fund lie in the experience of exchanges undertaken by the Federation, particularly to the East African countries. Federation songs mention by name every country to which the Federation has visited, and they know slogans from each country's respective federation. Each member will have to make a monthly contribution to the Fordibambai Trust Fund. Regular loaning is to be strengthened through the creation of a guarantor for each loan, and a loan management committee within each settlement-level network.

Sierra Leone is probably the second strongest SDI-affiliated initiative in the W African region after Ghana. The launching of the Federation and its overall growth is leading the hub to believe that it is ready to assert more autonomy from the E African hub. The W African hub plans to hold its first separate hub meeting later this year, which will also include initiatives from Liberia and Nigeria.

Felicia Amanor, a leader of the Ghanaian Federation and one of the original mobilizers of the Federation in Sierra Leone, gave powerful challenges to the Federation during the strategic meeting. She suggested that the Federation is not growing fast enough. Further to this, she encouraged a greater spirit of voluntarism within the Federation. It was important, she said, to see the Federation as a process and much more than the sum of its projects. Therefore, the outlook must be not just for the current membership, but also for the whole community, the whole country, and even the whole W African region.



# Angola

## PROCESS

As an emerging initiative, Angola Savers has been hard at work strengthening their reach in terms of savings and building the federation. Local partners had introduced savings as a means for supporting income generation initiatives and later around objectives such as an electricity substation, common water facilities, etc. The Angola savers have been getting support from the Zimbabwean and Namibian federations and this augers well for the establishment of their own federation. Membership in savings groups has increased from 4,851 savers in December 2010 to 6,665 as of June 2011. These savers are linked to 417 savings groups located in seven provinces throughout Angola. Weekly urban poor savings saw a \$23,160 increase in the six-month reporting period and total savings now amounts to \$736,891. A total of 3 enumerations have been conducted.

## PROJECTS

The Angola Savers have started to shift towards utilizing wider range of SDI rituals and in particular have been using savings as a tool to mobilise communities around key development issues. The Angola Savers have been exposed to the SDI network through exchanges, that has broadened their knowledge of the SDI rituals. Women have benefitted the most through this process and have

once again been the leaders in adopting savings and using it to drive community development initiatives.

In Huíla – Matala toilets were identified as a priority. Families were mobilised and contributed to the work via savings. Together with funds sourced from Care they built 6,000 latrines. The project is set to be scaled up to cover all the families in the area. This community has built a 24-room school thanks to savings. The community manufactures the clay-bricks, lays the bricks for the walls and leverages support from government in the form of zinc sheets for the roofs, basic furniture as well as teachers and managers.

In Bié – Calucinga savings was once again utilised as a mobilisation tool and was used by the community to contribute towards the building of a clinic. Other projects focused around the savings of the community in this area include the building of a clinic, the rehabilitation of a water facility, farming land collectively and the beginning of a construction project to build a professional training centre for youth in the area. In Cuanhama there are 8 groups devoted to crafts, which they sell with the income going to a communal cash box.

## LOOKING AHEAD

The Angolan Savers are looking to consolidate the gains made thus far and in particular focus on savings

<i>Members, Savings &amp; Livelihoods</i>	
Cities:	10
Savers:	7,401
Savings Groups:	393
Daily Savings:	\$25,240
UPF Savings:	\$30
<hr/>	
<i>Land, Tenure &amp; Services</i>	
Land Secured:	10
Cost:	\$2,310
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<i>Public Amenities</i>	
Toilet Blocks:	30
Creches/Schools:	4
Cost:	\$9,820
Other:	2
Cost:	\$21,571
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<i>Redistribution</i>	
Resources Leveraged:	Infrastructure & services
Value:	\$9,000

as a tool for mobilisation. Another key strategy for the year ahead is to engage both the public and private sector to assist in the implementation of projects that up until now have been driven by savings groups in communities. Currently Care international, which have been the support NGO for Angola Savers, are transferring key support functions to Mafiku (a local NGO) along with relevant staff.



# Swaziland

## PROCESS

The Swaziland Federation has grown to encompass 46 savings groups, up 32 groups since last year. The groups are comprised of 1,206 members, representing an increase of 1,002 members in the past year. The federation operates in three cities, namely: Babane, Manzini, and Ezulwini. Relationships with municipal authorities are maturing as the federation is increasingly invited to address local leaders to inform them of their work. The growing partnership is manifest in the decision by the Mbabane Municipal Council to allocate land to the federation for construction of an office. In addition, the Government

has approved the Swaziland Center for Community Initiatives (SCCI) –the support NGO for the Swaziland federation – and a Certificate of Incorporation has been issued.

## PROJECTS

The federation is presently utilizing a UFPI loan for the purpose of strengthening the federation. This has involved training committees, training champions/volunteers, mobilizing new schemes, and strengthening relationships with government. Training of late has focused on strengthening the existing groups capacity to carry out SDI's core rituals. National

<i>Members, Savings &amp; Livelihoods</i>	
Cities:	10
Savers:	7,401
Savings Groups:	393
Daily Savings:	\$25,240
UPF Savings:	\$30
<hr/>	
<i>Land, Tenure &amp; Services</i>	
Land Secured:	10
Cost:	\$2,310
<hr/>	
<i>Public Amenities</i>	
Toilet Blocks:	30
Creches/Schools:	4
Cost:	\$9,820
Other:	2
Cost:	\$21,571
<hr/>	
<i>Redistribution</i>	
Resources Leveraged:	Infrastructure & services
Value:	\$9,000



Action Plans are being developed for each of these rituals which will guide Federation activities. Construction of a federation office/resource center in Mbabane is underway and members are receiving training in construction.

## LOOKING AHEAD

Relations with the Ministry of Housing and Urban Development have also progressed well and a Memorandum of Understanding has been drafted. MoUs have also been drafted for two municipalities (Mbabane and Manzini) and the Federation hopes these will be signed in the coming months.

The Federation plans to expand membership and strengthen the working relationship with government in the coming year. Preparations for operationalizing a Swaziland Urban Poor Fund are at an advanced level and it is hoped this will become a fully functioning fund in the coming year and help attract funds to support Federation activities.



# Mozambique

SDI has been linked to several initiatives in Mozambique over the years but has neither established a presence or made any significant investments of time and resources to date. Renewed interest in an engagement in Mozambique emerged in late 2011 when SDI attended a Cities Alliance Consultative Group meeting in Maputo. Preliminary contacts have been made with planners in the City Government and an exchange to Lilongwe in Malawi is in the pipeline.

# Nigeria

There have been loose and semi-formal links between SDI and the Women's Environmental Program in Abuja since the mid 2000's. A network of women savers exists in the slums of the capital city. They have taken their name from the South African Federation - the Federation of the Urban Poor (FEDUP). SDI has also made informal links with rights-based groups in Port Harcourt, but no meaningful outcomes have emerged. Nigeria has participated in several West Africa Regional Hub meetings in the past.

# Liberia

SDI was drawn into interactions with civil society groups in Monrovia in 2008. A community network by the name of SLUMDAL has set up savings groups in many settlements in all the major urban areas. SDI support for the Liberia initiative will be escalated in 2012 onwards as opportunities are opened up in response to agendas by international agencies, especially the World Bank that is financing an upgrading of the railway infrastructure which will lead to the relocation of many thousands of families.



# Peru

The engagement in Peru is being supervised by Celine d Cruz in her capacity as SDI coordinator. The most recent contacts were made through Interacao, who connected with an NGO by the name of KALLPA. SDI sent a senior delegation to Peru in the late 1990's and thanks to Fr. Jorge Anzorena, made links with a longstanding activist NGO called MORAY. Both organizations expressed interest in working with SDI to set up and support savings collectives. A few groups have now formed in the settlement by the name of 24 December.





# Botswana

## PROCESS

The Federation in Botswana has only recently emerged. At present the Federation has 12 savings groups with 274 members. Regular daily savings to date total \$2,145. The Federation is active in two cities: Francistown and Serowe.

## PROJECTS

The Federation is principally focused on mobilization at this stage. The Federation is working to build unity and collective capacity within its groups. A small project that the Federation is working on involves the sharing of skills that can be used for income generation. Some of the skills being shared include knitting wool, gardening, and beadwork.

## LOOKING AHEAD

The Federation is in the process of finalizing an MOU with the Francistown Municipality and hopes this will mark the beginning of a new era of partnership between slum dwellers and government. In the next year the Federation will continue mobilization efforts and endeavor to reduce dependence on government welfare programs by sensitizing more community members about the SDI rituals. The federation will also sensitize government on these rituals as it attempts to shift poverty reduction strategies away from welfare programs.

### *Members, Savings & Livelihoods*

Cities:	10
Savers:	7,401
Savings Groups:	393
Daily Savings:	\$25,240
UPF Savings:	\$30

### *Land, Tenure & Services*

Land Secured:	10
Cost:	\$2,310

### *Public Amenities*

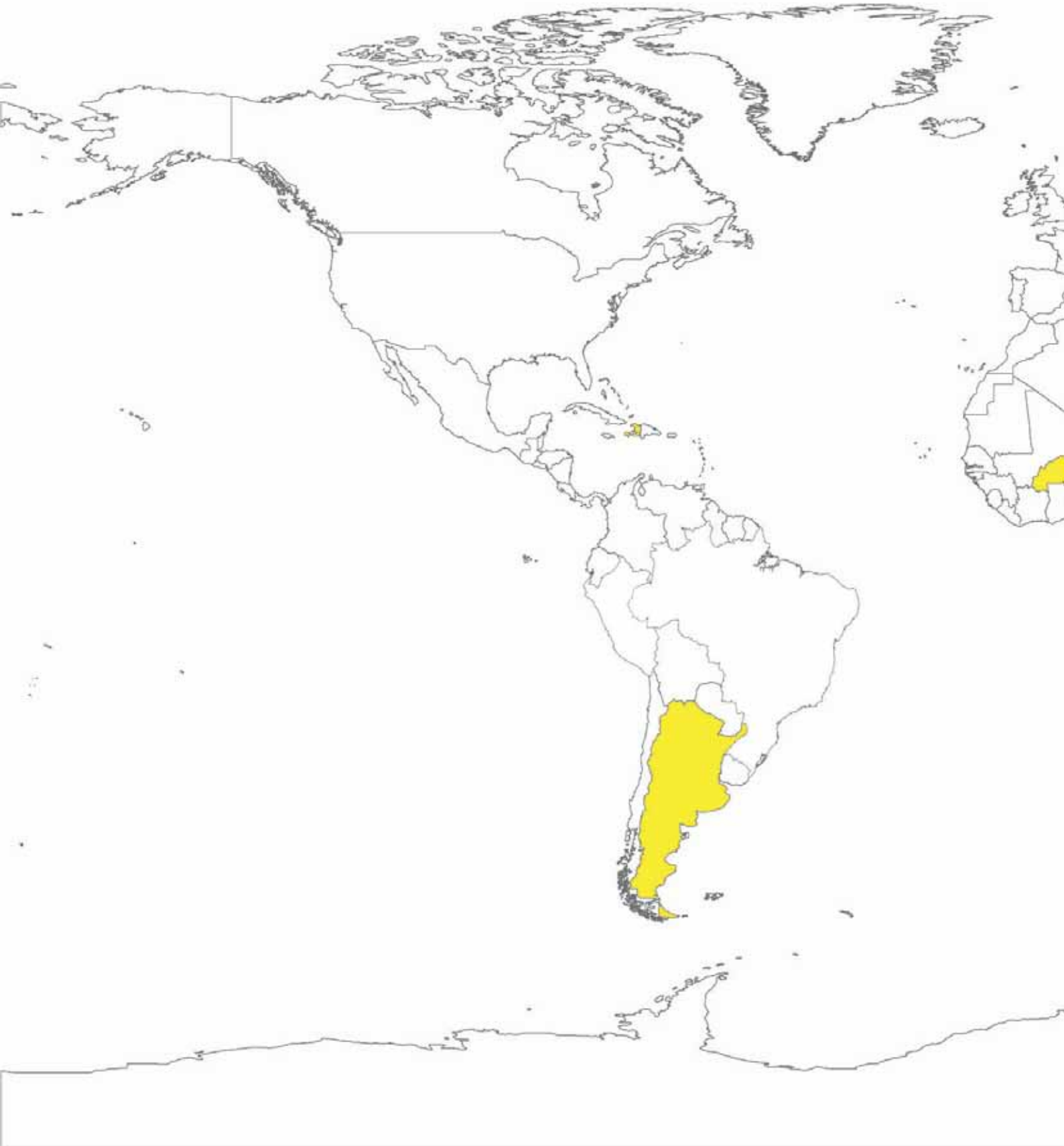
Toilet Blocks:	30
Creches/Schools:	4
Cost:	\$9,820
Other:	2
Cost:	\$21,571

### *Redistribution*

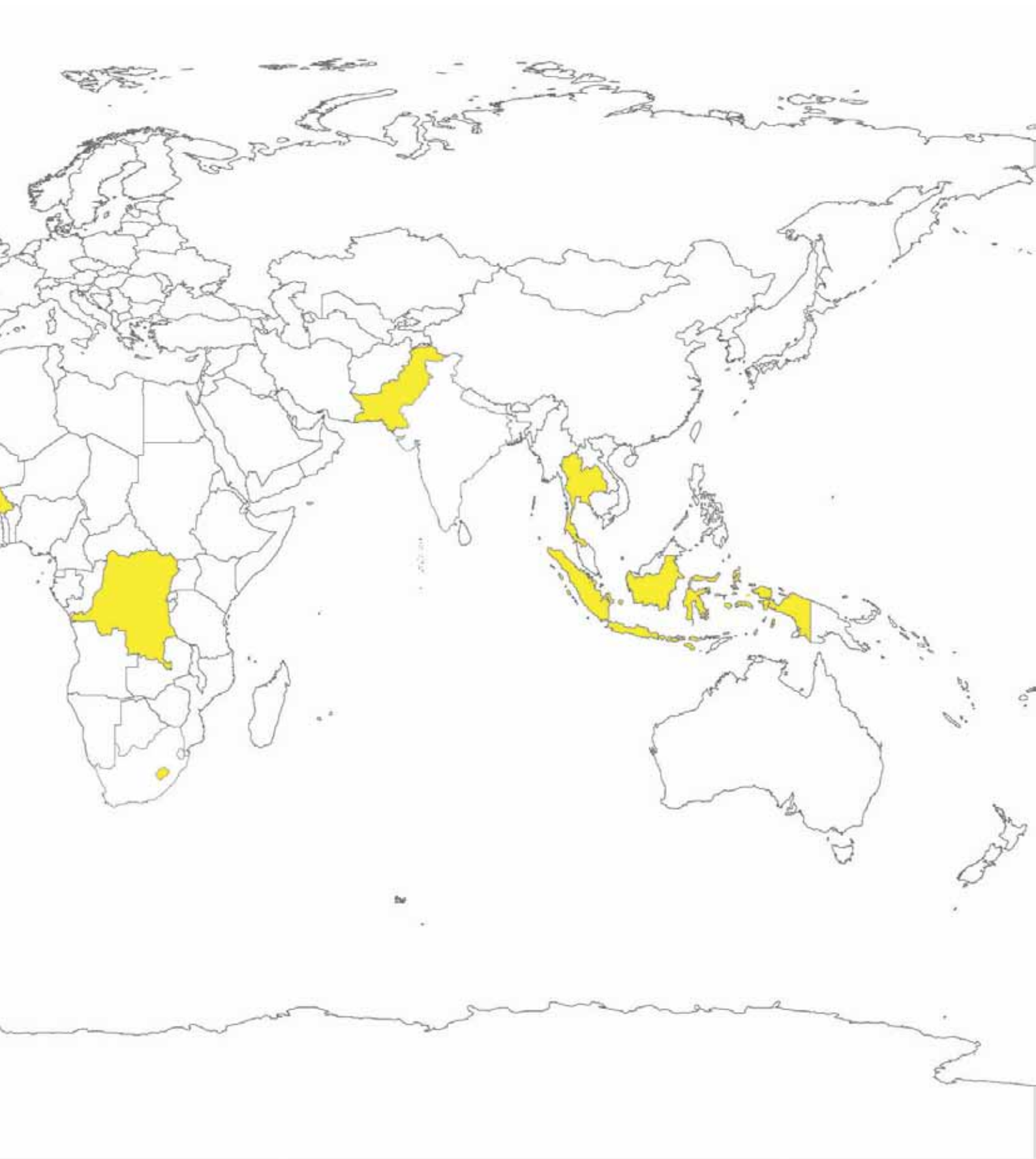
Resources Leveraged:	Infrastructure & services
Value:	\$9,000



# The SDI Network







# Exploring Links

# Argentina

SDI's South African affiliate has been involved in exchanges to and from Argentina. The first exchange to Argentina took place in 2003. Since then the NGO that has facilitated this initial engagement (Fundacion Vivienda y Comunidad - FVC) has brought community leadership to South Africa and to Kenya. A group from South Africa returned to Argentina in 2005.





# Democratic Republic of Congo

Selavip, a partner of SDI, facilitated an exposure visit for SDI coordinators to Kinshasa in 2009. There was a follow up exchange to the city from Federations in Uganda and Malawi. While these engagements did not result in a lasting association SDI has committed to follow-up exchanges to Selavip projects in Goma on the Eastern side of the country.



# Burkina Faso

SDI's involvement in Burkina Faso is very much in its infancy. However it has significance for SDI for two reasons: first the engagement in Ouagadougou is being piloted jointly by SDI and the Union of Local Governments in Africa (UCLGA) and second this represents SDI's first serious interaction with a country in Francophone Africa. A practical partnership between UCLGA and SDI has been in the wings for several years. It is recognized by both parties as a strategically important alliance with the potential to have a meaningful impact in many cities. SDI has had links with women's housing cooperatives in Dakar Senegal, facilitated by the NGO ENDA. In spite of a strong connection between women savers in South Africa and Senegal this initiative has become dormant. An intervention in Burkina Faso will not only open opportunities in that countries but should SDI establish a footprint there then scaling up into other parts of Francophone Africa will certainly see an early re-engagement in Senegal.





# Pakistan

Orangi Pilot Project (OPP) and the Urban Resource Centre (URC) in Karachi Pakistan, are active partners in the Asian Coalition for Housing Rights (ACHR) network. ACHR is a close partner of SDI. OPP and SDI have begun a regular bilateral interaction, with OPP participating, on a quarterly basis, in SDI's Asian regional hub meetings. This association was broadened recently when Prof Arif Hasan who is closely associated with ACHR, OPP and URC held seminars in Kenya and Malawi with African affiliates in SDI.



# Thailand

The epicentre of ACHR's work is in Thailand. Here Government support has enabled community driven settlement upgrading to escalate dramatically. A key component are City Development Funds which have been forged by inputs from both ACHR and SDI. The Indian, Filipino and South African Federations retain ties with the Thai community groups and strong SDI affiliates (other than the Philippines which belongs to both networks) regularly attend ACHR events in Thailand.





# Indonesia

ACHR held a huge community meeting in Indonesia in 2002. Delegates included leaders from the South African Federation triggered a savings process within an established community network that has come to be known as UPLINK. Although savings is still rather small in scale, this proactive and negotiation oriented strategy has led to some important breakthroughs in negotiations for land in several cities, including Jakarta, Surabaya and Makassar. The savings groups in Indonesia identify with SDI but are supported mainly by the ACHR network.





# SDI/UPFI Financials

SDI set up the Urban Poor Fund International (UPFI) in 2007. For five years prior to that it ran a precursor that provided funds to SDI affiliates on similar terms. This earlier formation differed from UPFI only in its greater flexibility and the fact that reporting and monitoring requirements were handled by the Secretariat with assistance from an outside ally, the International Institute for Environment and Development (IIED).

Since 2010, finance management for UPFI has been handled independently by a sub-section of the SDI Secretariat. Funds for UPFI come from five primary sources:

- The Norwegian Ministry of Foreign Affairs
- The Swedish International Development Agency
- Misereor
- The Bill and Melinda Gates Foundation
- The Rockefeller Foundation.

These funders have come together to support UPFI as a consortium and their contributions, accounting currently for about 80% of SDI income, are managed as a basket fund.

Additional contributions have come from:

- Cities Alliance
- The Ford Foundation
- The Tides Foundation
- SHARE

UPFI provides its national affiliates with seed capital for projects, coupled with technical assistance. These funds are granted to the affiliates who then manage them as revolving funds. Funding requests are assessed and projects monitored on the basis of five critical indicators:

1. Community contributions in the form of finance, knowledge, implementation and management;
2. Leverage from outside stakeholders especially the state in the form of subsidies, grants, free land and services and technical assistance;
3. Impact on policy, resource flows and institutional arrangements;
4. Potential to go to citywide scale;
5. Rate of recovery of investment.

The spreadsheets on the following page gives a snap-shot of this process over the past year.





# Income & Expenditure

<b>Income in USD</b>	<b>Amount</b>
Basket funding from Sida 2010	25,033
Basket funding from Norway 2010	100,000
Revolving Fund	468,224
<i>New Grants Received From</i>	
Norway	1,541,893
Gates Foundation	3,208,748
Rockefeller Foundation	2,999,985
<b>Total Income</b>	<b>8,343,883</b>
<b>Projects Expenditure</b>	<b>Amount</b>
Seed Capital	2,303,332
Project-linked Technical Assistance	532,275
Exchanges & Federation Strengthening	1,595,421
Administration & Governance	750,741
<b>Total Expenditure in USD</b>	<b>5,181,769</b>
<b>Surplus (Deficit)</b>	<b>3,162,114</b>
<i>The surplus includes part of income for year two.</i>	

# Expenditure per Country

<b>Country</b>	<b>Capital</b>	<b>Technical Assistance</b>	<b>Federation Strengthening &amp; Exchanges</b>
Angola			55,000
Bolivia			15,260
Brazil			130,000
Ghana	180,000	10,000	238,066
India	550,000	60,000	250,000
Kenya	180,000	157,000	79,563
Malawi	134,243	15,000	91,643
Nepal			10,000
Namibia	325,000	50,000	170,000
Philippines	6,202		37,822
Sri Lanka		30,000	
Sierra Leone	8,000		75,000
South Africa	630,205	73,462	175,714
Tanzania			20,076
Uganda	20,000		151,982
Zambia	10,000		
Zimbabwe	150,000	15,000	95,305
<i>Handling Fees .05%</i>	<i>109,682.50</i>	<i>20,523</i>	
<i>Technical Renumeration</i>		<i>101,290</i>	
<b>Total</b>	<b>2,303,332.50</b>	<b>532,275</b>	<b>1,595,421</b>
<b>Total Expenditure in USD</b>			<b>4,431,028.50</b>



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