

EMPOWERMENT OF LOCAL COMMUNITIES IN THE PROVISION AND MAINTENANCE OF LOCAL SERVICES¹

SOUTHERN AFRICAN EXPERIENCES:

CASE STUDIES PRESENTED BY:

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1. BACKGROUND:

It is not even necessary to quote figure to our audience to convince them that an extremely high proportion of African urban population is poor, neither that this proportion is growing. This situation is well illustrated in the City of Windhoek, where an estimate of 25% of the population of 245 000, are living in informal settlements, with most household incomes below N\$600 (US\$100) per month, and with female headed households earning below N\$400.00 (US\$66.00)². In other towns of Namibia, with a less formal history, almost 70% of the population are living in informal settlement areas³. This is not even reflecting the worse scenario in Africa, where much higher proportion in much bigger cities are living in extreme high densities.

Surviving urban life has become the biggest challenge to the poor in the growing informal settlements in Africa. This means that the African Local Authorities, having a critical role to play to facilitate ordered urban life - including those of the poor - face these poor people's survival challenges when considering sustainable development. A daunting task indeed.

As a consequence of poverty, which means people cannot afford to pay development costs, the poor are excluded of conventional developments, resulting in the increasing of informal solutions by the people themselves. This is where the involvement of communities have been recognised and propagated by experts and international agencies. This principle was further supported by studies emphasising what poor people were already doing for themselves, without official support. The "Self help" concept became housing policy guidelines in developing countries. But the earlier site-and-services, and core housing based on this concept, did not reach the poor. During the 1990s international agendas, like the Habitat Agenda, began to emphasise commitments to enablement and participation - emphasising the role of the people themselves.

With reference to the theme of this conference of financing, sustainability and democracy, there are critical issues at stake here. The issue for the poor, with their limited resources available, how these will be best spend to improve their lives. In simple terms - how much money do the household have and will they be able to

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² Information from City of Windhoek, 1995 data, Shack Dwellers Federation of Namibia information collection, 1999 data.

³ Nepru, The Namibian Economy, No 5, October 1996

decide how this money can be used, to their maximum benefit. This is therefore not just a case of using free physical labour and managerial resources, to make shelter and services more affordable, but also about taking decisions to meet the needs of the people. A critical issue for the Authorities are, how can we make resources available on a sustainable basis - ensuring that if services are provided, people can pay for them.

Facing this reality, poor communities in Africa have started to work towards solutions they can afford, by controlling their own development. Collective actions to enable social changes are not a strange phenomena in Africa, but to use these actions in practical activities that do bring knowledge and resources direct to the people, is for many of us a new process. Two cases of communities having embarked on this road are presented by members from the saving schemes of the Shack Dwellers Federation of Namibian and the Zimbabwe Homeless People's Federation.:

2. CASE STUDIES:

PEOPLE SQUARE SAVING SCHEME, WINDHOEK (BY EDITH MBANGA)

“ We from People Square Saving Scheme started in 1989 as poor women without houses, to organise ourselves to work together to solve our house problems. We were mostly domestic workers live in backyard shacks and rented rooms, which cost often half of our small incomes of about N\$400 per month. As poor people there were nowhere we could get assistance for housing. We had regular meetings to discuss what steps to take. Because we were poor we decided to save together, and with this savings we could show the government that we are serious to do things for ourselves. In the beginning our main objective was to get our own land. We as members negotiated with the municipality to obtain land with the assistance of our NGO. The municipality is recovering the service costs when buying land. Therefore the individual plots were too expensive for us, and we proposed to the municipality to buy a block of land which we will service ourselves. We bought the land in 1992 and we moved immediately to the plot. It was very important to live together. We could work more easily together to make bricks and building the houses and use the money we had to pay for renting rooms and backyard shacks, to pay for the land and save for security for our loans. In the beginning we saved monthly for this security money, but when we learned from the Indians and South Africans about daily savings, we started to do daily savings for all our needs.

To prepare for the plan, we made small models of the houses and looked at possible layouts. First we planned semi-detached houses, with open communal space in between for children to play. The Directorate of Housing and the NGO, NHAG helped to draw the municipal approval plans for us. We had no funds to build houses, but apply for house loans from the government's Build Together Program. Each person borrowed N\$7500.00 for 25 square meter house. We started to measure the houses with the support of a volunteer architect from the Ministry of Regional, Local Government and Housing, and the NGO's building technicians. In 1993 we started with 21 houses and completed it in March 1994 when the first group moved into their houses. The women and our sons were trained by the building technician to build houses. We have one semi-skilled woman builder. In 1996 we started to build the other 24 houses, each person borrowing N\$12000.00 to build 31 square meter . After

seeing the finished houses, we decided to change the plans. We then draw the new house plan on the ground and the NGO finalised and submitted our plans to the municipality. We have learned from that lesson, that it is difficult for us poor women to read plans and nowadays we built life size house models of cloth. We completed the last houses in August 1997. Now everyone has a house.

This block of land we bought had no services inside, there is a road surrounding it and one main sewer line cross at the one end of the block. We applied for one water point from the municipality, costing N\$ 450 (nowadays it costs N\$900) and then we built two communal toilets, one for men and one for women, to cater for all the families living on the plot in their shacks. These were much needed, since we were surrounded by houses and there were no “bush” we could use. Once we have built the houses, we appointed a plumber to help us to put the pipes in. We dug the trenches for our own sewer and water pipes. The NGO building technician, showed us where the trenches for the sewer line should go and the plumber came afterwards to lay the pipes. The municipality came to inspect the pipes and there after we covered the pipes. We went to discuss the water pipe sizes with the engineer at the municipality and he helped us to work out the sizes of the water pipes, since the 15 mm pipe was too small. We now have 40mm pipes whereby all the houses are getting water. We paid for all the water and sewer lines with the money we borrowed from the Build Together. Later we have also obtained electricity in the houses. We negotiated with the municipality to install electricity and we got pre-paid meters. They are recovering the installation costs through the pre-paid system and we did not have to take an additional loan. For the electricity we pay N\$51.00 per month, for water N\$50.00, and for the house loan, N\$95.00 (first group) or N\$135.00 (second group). Some of us are still struggling to pay this N\$200.00 per month, but at least we have now a place of our own.

We work well together - everyone felt this is their project. We planned together, took decisions together, when we have our weekly meetings. Drain stoppages until now occurred only in the main municipal sewer and not in our sewer therefore, they will come and fix it. If something goes wrong with our own water pipes or sewer line we will have to get a plumber to come and help us.

We also received a trophy last year from the National Habitat Committee in Namibia as a Best Practice. We received this trophy, based on our good cooperation in building our own houses together. As we got our own houses, other groups became encouraged and there are now six groups in Windhoek that bought land which they are developing themselves. This has also started in other towns like Swakopmund, Omaruru, Otavi and Gobabis. We have become aware that we should not only work on a few projects like we did in the past and now we are linked through our own Shack Dwellers Federation of Namibia. Although we started of by aiming for a house, we are not concentrating on houses alone any longer, but we are serious to improve our lives. Our Federation has grown to include 110 saving schemes, involving about 3500 households. The groups in informal settlements have also started to do their own mapping and layout planning, with the intention to develop the land they are staying on. ”

**BEITBRIDGE SAVING AND LOAN SCHEME, ZIMBABWE,
(BY DAVIOUS MUVINDI)**

Introduction: Beitbridge Town is situated 600 km from Harare, the Capital City of Zimbabwe and on the banks of the Limpopo River bordering South Africa. Despite being Zimbabwe's window to the south, Beitbridge has not attracted the same development in its social infrastructure. This town, administered by a rural district council has a housing stock that falls far short of the 20000 permanent residents of the town plus the up to 10000 visitors that pass through the town on a monthly basis on their way to and from South Africa. Accommodation for Beitbridge's poor is in the form of makeshift pole and dagha houses, hostels and plastic shacks. During the rainy season flash floods often destroy homes and the last rainy season was especially bad, because of the influence of the cyclone, Eline. There are no toilets and there is only one water tap for over 300 families in the Dulibadzimu Old Location.

The Zimbabwe Homeless People's Federation first went to Beitbridge in June 1998 in its first ever outreach programme to identify poor and homeless communities in Zimbabwe. The first saving scheme was started then with a membership of 300 families. To date there are three saving schemes with 1200 families. Members of the saving schemes save small amounts on a daily basis, assist each other in times of need, with small loans to start small businesses and take care of financial crises such as medical bills or funeral expenses. While most people joined the saving scheme to get better housing, the saving schemes have become the only haven for poor people in times of need.

The Building Process:

Financing: The Zimbabwe Federation decided to start a revolving loan fund in December 1998, called the Gungano Urban Poor Fund. Each Federation member would contribute Z\$5 a month to the fund and this together with funds sourced from other donors would be used to fund housing construction for those groups that would have successfully negotiated for land with their local authorities. Each individual loan would be a maximum of Z\$30 000 repayable over a period of 15 years at an interest of 1.25% per month. The fund does not give loans to individual members of the saving scheme, but rather to the saving scheme. At its establishment the loan fund had a total of Z\$8 million pledged. The idea was to start with a pilot of 500 units in Harare with the Federation requesting land as well as additional funding from the Ministry of National Housing to bring the loan fund to Z\$15 million. However, the Ministry did not have land or the resources and the Federation agreed to have smaller pilot schemes nation wide with the funds already raised. City Federations were tasked with negotiation for land with their respective local authorities.

Land and Housing development: The Beitbridge Federation started negotiations for land with its council in January 1999 and in April the Council agreed to allocate 56200 square meter un-serviced plots at intrinsic land value which at that time was Z\$8.90 per square meter. The Local Authority would provide the bulk water and sewer services to the sites and the Federation would build the houses and connect the services to each individual unit.

Identifying the beneficiaries: The first group of 11 people was selected in July 1999. The Federation devised criteria based on its principles as to who would build first. The following principles were used:

- The beneficiary had to be a member of the a saving scheme within Beitbridge
- They needed to have a good participation record in the saving group's activities and programmes
- The group had to agree that the poorest amongst their membership are to be selected
- They should have a good saving and loan repayment record
- They should be up to date with their Gungano payments
- They should not own another house in Beitbridge and have to enter their names on the Council's housing waiting list.

Organisation of building: The beneficiaries together with the technical component of the Federation, as well as a saving scheme members from South Africa worked on a house plan, costed it and submitted it for approval to the Beitbridge Council. They agreed on a 27 square meter two-roomed unit that was extendable. The plan was costed at Z\$22 345 without labour, as this would be provided by the Federation. Initially the Federation had hoped that they could source free skilled labour. However, it later became apparent that they would need to pay the two skilled builders. They therefore agreed that each member would contribute on a weekly basis Z\$10 that would pay for the skilled labour, as well as food for those working teams providing the unskilled labour making bricks. The group also selected a material procurement person, who together with the beneficiaries was tasked with obtaining the building materials. The loan funds would be disbursed on an arrears bases and the cost allocated pro-rate to each individual member's loan. The houses would be build en-masse and only be allocated after completion on a random basis.

While the Beitbridge houses were costed at Z\$22 000, the unfavorable economic conditions in Zimbabwe resulting in a falling currency and escalating inflation, the units eventually cost Z\$37 000. This is still one third of the price of N\$120000 quoted by the private sector contractors.

Infrastructure: While the federation was busy with the house construction the Council brought the sewer and water lines within easy reach for the Federation's pipes to connect to. By the time the first eleven units were completed, water and sewer mains were within reach. The Federation then dug the trenches for the sewer as well as the water pipes, purchased the pipes and with the assistance of Council officials laid the pipes and connected these to the main water and sewer lines. A volunteer plumber from the Harare Federation provided expertise in all the on-site plumbing. Material had to be obtained from Harare and transported 600 kilometres to Beitbridge, because the pipes were not available in Beitbridge. Road paving has not been done, as the Council does not have the finances to go ahead. This example in Beitbridge has shown that with an enabling environment created by a Local Authority willing to work with the poor, a lot can be achieved.

3. MAIN ISSUES FROM THE CASE STUDIES:

The main actors in these two cases are:

- * poor people organised as housing saving schemes who are linked through a network, their Federation from which they generate and share knowledge and skills
- * the NGOs working in alliance with the Federations, facilitating access to resources and professional services where required
- * the Local Authorities providing land and bulk services, and advice
- * a National Government providing financial resources for physical improvements
- * funding agencies supporting the activities of the Federations and their NGOs.

In both cases above the “empowerment” process started with the people themselves and their own resources. These resources are the small amounts they can save and the time they are prepared to spend on working towards solutions. It is with these resources that poor people build the confidence to start interacting with the Authorities and NGOs.

If people take control, it is their process and their responsibility. There are different levels of involving communities. An agency can decide they want to involve the people and consult with the community in the planning of developments, but if this process start with the agency, it is quite often also controlled by the agency. There is a difference when the people also control the process. This difference is when people own the process right from the beginning and they start with their own resources, they also take the responsibility for the process. Collective ownership among these low-income communities cannot be learned during workshops, it developed through practical experiences, first from doing and then from sharing “the doing” with other communities. In this case development is people-controlled not just people-centred. This is the **corner stone of sustainability, since practicing this concept is linked to the level of ownership felt among the community.**

Since formal systems does not work for the poor, except if a city can afford high levels of subsidies, it is important that the informal systems have to be recognised, facilitated and positively supported. The Local Authorities, NGOs and the Government (in the case of Namibia) stepped out of their conventional roles and acted as facilitators. The resources, not in the hands of the people, were made available by them. These included the land, bulk services, technical services and development finance. The NGOs also had to play a role to **“open the doors”** for the community. But, the doors only opened, when the politicians and officials were prepared to support poor communities. Both the National Government in Namibia and the City of Windhoek have developed programs and policies to cater for the needs of the poor. (The Build Together Program and the Windhoek Housing Policy). The different actors are actually working already in what can be formalised as a development partnership.

The first step has to be affordable: When people get access to land and bulk services on affordable terms, then they can start with incremental development. There

are cases that people could not afford to develop before they finished paying their land.

Exchanges facilitate a process that raise general awareness and of sharing practical skills. Not only the poor communities, but also the authorities taking part in these exchanges have become aware of the possibilities of people-controlled development. There are not only success stories to learn from, but also obstacles, mistakes and how they were overcome.

4. FUTURE CONSIDERATION:

The authorities, support organisations and communities have to be committed to include the poor in urban development. Not only should it be reflected in strategic objectives of the agencies, but it should also be practiced. One of the difficulties to overcome is that systems have to be flexible enough to allow people's driven processes to happen.

Making the first step accessible, namely secure land with basic bulk infra structure is essential and maybe the biggest challenge facing Local Authorities. If the role of pragmatic People's Organisations are recognised and encouraged, the community can become involve in this too, and experiences of this are developing in South Africa.

These developments explained above is based on the principle that people have the capacity to do things for themselves and start with their own limited resources. These are not one-of isolated projects, but are forming part of a network based on exchanges of ideas and practices within the real context. This process started from communities sharing experiences through regular exchanges - a dialogue chain. The women saving schemes in India were sharing their experiences with South Africans, who again brought the messages to Namibia and as the Zimbabweans were given the opportunity to share experiences with South Africans, they started to act in big numbers. Kenyans and the people from Senegal became interested and the process also started in these two countries. Not only does the exchange visit suit the oral cultures better, but seeing is believing and learning through doing - brings skills. Knowledge is no longer the prerogative of the learned and schooled. Exchanges in these cases are facilitated by the local and northern NGOs that are supporting these processes. These sharing of experiences, more often than not, result in changes on the community level. Local and National Authorities have also been included in exchanges and participated with the communities to learn from the experiences in other towns and countries.

The possibility of bringing the message to the rest of Africa exist. In the words of the Honourable Namibian Minister of Regional Local Government and Housing: Dr Nicky Iyambo on the occasion of opening a house model for the Namibian Federation on 4 July last year: *"I want this idea to spread all over Southern Africa and the rest of the Continent Some of the solutions for Africa's misfortunes lay in the standing up and working together"*.

Therefore, let us open our doors to the community so that ideas can become realities.

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THE PRESENTERS

Davious Muvindi, is the National Coordinator of the people's organisation, Zimbabwe Homeless People's Federation. As a National Coordinator he is responsible for exchanges and networking. Currently he is a resident of the Hatcliffe Holding Camp in Harare and is a member of the Riuzio Saving Scheme, one of the 8 housing saving schemes in the holding camp. He moved 12 years ago from the Buhera area to Harare and were living on farm land from where they were evicted and moved to the Hatcliffe Holding Camp by the government. Since then they were waiting for land, as they could not afford the land provided by the Ministry.

The Zimbabwe Homeless People's Federation was launched in 1997 and are currently involving 18500 households in 150 saving schemes, with a total savings of over Z\$1 350 000.

Edith Mbanga, is one of the National Facilitators of the Shack Dwellers Federation of Namibia. She is also a member of People Square Saving Scheme in Windhoek and have already built her own house as part of the group. Before dedicating all her time to starting the saving and loan scheme in 1997, she was a domestic worker in a suburb of Windhoek.

The Shack Dwellers Federation in Namibia was established in 1998, when the 30 housing groups that were part of an association, decided to broaden their scope to include more shack dwellers and to become an informal network of saving schemes. Today there are 108 groups in 31 urban areas in Namibia, involving about 4100 households.

Dr. Anna Muller from Windhoek, is the National Coordinator of Namibia Housing Action Group (NHAG), which is the NGO supporting the Shack Dwellers Federation of Namibia. She is qualified as an architect, obtained a Master and Doctorate on housing, and also supported the housing groups full time since 1993, as the coordinator of the support service of the previous housing group association.