

PROGRESS REPORT FOR TANZANIA FEDERATION

JANUARY 2007 – JULY 2007

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1. INTRODUCTION

This report narrates progress of activities conducted by the Tanzania Federation of the urban poor in collaboration with Centre for Community Initiatives (CCI). The Federation movement in Tanzania started in 2004 by Tanzania professionals who had a desire of helping communities particularly those living in informal urban settlements to develop their quality of life through sustainable solutions. The movement uses a people centre approach which involves urban poor in needs identification, planning and implementation of the development schemes. It also empowers the urban poor particularly women to form savings and credits groups. The collective power of savings together with their ability to enumerate their settlement gives them credibility and ability to negotiate with government officials and other agencies on various development agendas.

Currently CCI have supported micro-finance community initiatives in informal urban settlements of Dar-es-Salaam, Dodoma and Arusha. To date 30 savings schemes have been formed in Dar es Salaam and Arusha and Dodoma regions with of over 2000 total members. These members have so far contributed more than Tshs 30 million (US \$ 30,000) as savings. In addition, an urban poor fund which is contributed by all members have been established where about Tshs 5 millions (US \$ 5,000) have been collected.

This report gives the progress of CCI and Tanzania Federation of the Urban poor for the period of January – June 2007.

2.0 MAJOR PROGRESS

2.1 ESTABLISHMENT OF SAVINGS AND LOAN SCHEMES.

Following constant follow up and support, the programme has witnessed great motivation of community who are beginning to join the savings schemes. The records for July 2007 indicate that currently there are 30 savings schemes which are located in Dar-es-Salaam, Dodoma and Arusha. The schemes which have more than 2000 members have saved more than Tshs 30,000,000 (US \$ 30,000) as their daily savings. Moreover they have collected Tshs 5,000,000 towards an urban poor fund (Jenga fund).

2.2 ESTABLISHMENT OF AN URBAN POOR FUND IN TANZANIA

For nearly three years now, Centre for Community Initiatives (CCI) has supported establishment of savings schemes in Dar-es-Salaam, Dodoma and Arusha cities. In additional

to savings, a separate fund called Jenga fund or an urban poor fund has been created. The Jenga Fund started in 2005 where each member was required to contribute about Tshs 1,000 (US \$ 1) dollar per month. However during the Federation review meeting convened by representatives from Dodoma, Dar-es-Salaam and Arusha Federations the following key issues were agreed.

1. Federation members agreed to form three urban poor fund bank accounts which represent three federations of Dodoma, Dar-es-Salaam and Arusha.
2. Each Federation bank account will be governed by a board drawn from representatives of each saving scheme.
3. Three signatories will be identified where two of them will come from savings schemes and one signatory will be from CCI. CCI will be the mandatory signatory to the account but neither community nor CCI alone could effect payment.
4. Each member of the savings group will have to contribute a non-refundable Tshs 500 per month towards the Urban Poor Fund. The total collection towards the urban poor fund is Tshs 5,000,000 (US \$ 5,000).
5. The purpose of the urban poor fund will be for various development activities within Federation settlements including: housing and shelter improvement, water and sanitation activities etc.
6. At a later stage, CCI intends to employ professional accountants to assist the Federations in the operation and management of the three urban poor funds for Dar-es-Salaam, Dodoma and Arusha.

2.3 INSTITUTIONAL SET UP OF TANZANIA FEDERATION OF THE URBAN POOR

As noted above, Federation of the urban poor in Tanzania is being implemented in 3 major cities of Dar-es-Salaam, Dodoma, and Arusha. In order to enhance coordination of activities, CCI and federation of the Urban Poor have decided to streamline the institutional arrangement of the saving schemes and Federations movement. The institutional set up is arranged Regional wise in where 3 Federations based in Dar-es-Salaam, Dodoma and Arusha cities have been formed. Each Federation has its own collective leadership that coordinates various activities of the savings schemes. They also have a role in developing monthly plans and budgets. The leadership of the Federation is drawn from all the savings schemes within that particular Region. Moreover a national federation forum which draws representative from Regional Federation is now in place which is used as a sounding board for sharing information and experiences on key issues affecting the savings schemes and federations at large.

On other hand, each savings schemes have formed various committees to foresee the activities of their scheme. These include the: enumerations and advocacy, audit of the savings schemes, networking and exchange visits; mobilization, savings and loans, and project development committee. Each member of the savings schemes is involved in one of these committees enabling all members to be active in the federation activities.

2.4 LOCAL AND REGIONAL EXCHANGE VISITS

One of the critical strategies for learning which CCI have emphasized is exchange visits. A number of local and Regional exchange visits have been implemented where members of the savings schemes had opportunities of visiting other schemes to share experiences and learn. Through exchanges visits communities are able to learn how to address similar problems and challenges within their respective savings groups. Also the exchange visits have enhanced unity among the savings schemes and Federation at large. Following the exchange visits, more people have been motivated to join the Federation process. In some occasional local government leaders have also been invited to travel with federation members and that has helped to influence their commitment and support to the federation movement. Between June 2006 and June, 2007, 100 local exchange visits have been conducted at both the local and region level.

2.5 INTERNATIONAL EXCHANGE VISIT

Since the establishment of CCI, a number of international visits have been conducted.

The first international visit involved a team from Malawi visiting Tanzania. The visit was instrumental in facilitating the savings schemes in Tanzania. Thereafter representatives of Tanzania Federation of the urban poor visited Malawi three times.

The first visit was a normal learning visit which had the purpose of exposing members to the federation process. They visited Lilongwe and Blantyre. While in Lilongwe the group had opportunity to learn a wide range of issues especially the daily savings and collections, the Mchenga Fund (Urban Poor Fund) and the Malilo Fund (Funeral), the loaning process, management of funds and the income generation activities that members are involved in. While in Lilongwe the members also got time to participate in the construction of houses at area 49. Moreover the Tanzanian group also visited Blantyre, where they had opportunity to participate in the enumeration at Chirimba. They also had a meeting at Mbayani federation community; where they met women, men and youths federation and shared experience from both parts.

The second visit to Malawi occurred during inauguration of area 49 houses. To a greater extent this exchange visit motivated the Tanzania Federation to establish a housing fund (Urban Poor Fund). Soon after their return from the exchange visit, the Federation group leaders mobilized establishment of Jenga Development fund which all members are currently contributing.

Third visit to Malawi was done in June 06 where the Tanzania Federation was invited to participate in the ground breaking ceremony for housing at Blantyre. The visit involved Federation members from all three regions of Dar es Salaam, Arusha and Dodoma. This visit to Malawi had maximum impact to the Tanzania federation. The members realized that they have a big role to play in the development processes and were motivated to take actions. Following the visit, the members are working very hard to mobilize new members to join the federation. They have also now started to think on other development issues apart from savings.

Apart from Malawi and Tanzania exchange visits; Muungano wa Wanavijiji and Pamoja Trust from Kenya have also visited Tanzania. The first visit which was conducted in

September 2006 aimed to strengthen the Tanzania Federation movement particular in conducting enumerations and advocacy processes. The Kenyan visit provided a back up experience on how to deal with issues related eviction and resettlement of informal settlements. This information was relevant to the Tanzania Federation who had started some discussions and negotiation with the Government and Municipality on the resettlement plans for Zamcargo and Kurasini ward. All residents of Kurasini ward are being evicted in order to allow space for the port expansion.

The second visit of the Kenyan team was conducted in December 2006 with aim of providing support on enumeration exercises which was conducted at Zamcargo settlement. The visit provided a good opportunity for the Tanzania Federation to learn on the process and advocacy.

Moreover the Tanzania Federation has visited Kenya twice. The first exchange was conducted in October 2006 where the team visited Nairobi. This was the first time experience for all Federation members to have a first hand experience of the complexity of high density of population in Nairobi. The second visit was done in February 2007 where the Federation team was involved in the enumeration activities at Nyeri.

Another supportive exchange visit was conducted in May 2007 by representatives from Kenya, Uganda and India who visited Tanzania. The aim of the visit was to provide support to CCI and Tanzania Federation on how to negotiate with the government and municipality on land issues.

Generally, the exchanges visits between Malawi and Tanzania and between Kenya and Tanzania have provided great insights of the Federation movement. After each exchange visit, more communities have been motivated to join the savings groups. Moreover the exchange visits have enhanced understanding of the Government and Municipal officials on the Federation concepts and their commitment to support pro-poor strategies in addressing issues of land and shelter.

2.6 COLLABORATION AND NETWORKING ACTIVITIES

During the reporting period Tanzania Federation of the urban poor and CCI have managed to establish various contacts with various stakeholders. These include Ministry of Lands, Municipalities of Dar-es-Salaam, Dodoma and Arusha.

Of particular interest, is the development of tri-patriate relationship between Temeke Municipality, CCI and Tanzania Federation of the Urban Poor (TFUP) where the three have agreed to form a task force which will be responsible to design and development a pro-poor strategy for land allocation and shelter development for the people living in slums. The Municipality chairs the task force with CCI undertaking the role of secretariat. The task force is scheduled to meet every month and the critical task for the committee is look for appropriate land which will accommodate 300 houses to be used as a pilot scheme.

Other relationship which has been established includes the City Alliance office and UNHABITAT offices in Dar-es-Salaam. The officials of these institutions have visited the saving schemes within the slums and have had opportunities to interact with Federation

members. Other contacts include WAT (Women Advancement Trust); HAFOTA (Habitat Forum in Tanzania) and UCLAS

2.7 HIV AND AIDS INITIATIVES

Tanzania being one of the country within Sub-Saharan Africa is also affected by the pandemic of HIV/AIDS. Already, the scale and severity of the pandemic's consequences are large and will continue to increase for many years. The disease is also pushing the number of orphans to unparalleled levels. Estimates from several countries seriously affected by AIDS show that more than one in five of all children has lost one or both parents .

With support from the Christian Council of Tanzania (CCT), CCI have initiated small microfinance initiatives to people living with HIV/AIDs in Dodoma. Within this initiative two groups of 60 people living with HIV/AIDs have been established in Dodoma. CCT have provided small loans to the group members and CCI and Federation have been involved in training and mobilization. The groups undertake daily savings and loan repayment in a similar way like other Federation savings schemes.

Access to micro-financial services can help to alleviate the economic burden to the household of HIV/AIDs. The provision of loans, savings products, funeral insurance, and health insurance are all mechanisms by which microfinance can help alleviate these direct financial burdens on the household. Moreover, it provides an opportunity for communities to interact in a group with fellow members hence be able to socialize and reduces to stigma.

As the problem with all our slums is evident, CCI and Tanzania Federation of the urban poor intends to develop a more holistic approach for addressing HIV/AIDs within the members and their family where training; empowerment and support would be provided to the Federation.

2.8 WATER AND SANITATION ACTIVITIES

Although water is life, availability of this resource in most areas where Federation exists is lacking. In additional, the sanitation aspect of latrines and solid waste is of poor state. In order to make an impact on water and sanitation, the Federation in Dodoma and Arusha has initiated programs to make intervention. In Dodoma, the Federation has established PHAST teams (Participatory Hygiene and Sanitation Transformation) which have started to undertake health and clean up campaigns of their environments. The local government in Dodoma is encouraged by these initiatives and wishes if similar approach can be replicated to other areas. However one of the key challenges experienced in Dodoma on poor latrines, is the collapse of latrine substructure and superstructure due to rains. As a results community are forced to construct pit latrines every year which has implication on costs. Innovation for improving latrines construction is needed.

In Arusha, the Federation has initiated discussions with Arusha water utility for improving water services through kiosks. Based on the water assessment conducted in Arusha by Federation members, it was realized that the slum in Daraja Mbili have some water kiosks

which were constructed long time but left abandoned. The plan ahead is to repair the kiosks and instill a proper management for the kiosks.

Another aspect of water services which CCI and Federation are engaged is on the study for the management of water kiosks in Dar-es-Salaam. This is part of the research project being conducted by WaterAid and Water and Development Centre for the University of Loughborough UK. The role of CCI and Federation in this research is to collect socio economic data and mapping to areas where kiosks would be constructed by the water utility. This will then help to instill a proper management model for the kiosk.

2.9 KURASINI RESETTLEMENT PROJECT

Redevelopment of Kurasini ward was conceived after it became apparent that there was a great increase in goods handled by the Dar-es-Salaam port. The Dar-es-Salaam port handles not only Tanzania's international trade but also that of neighbouring states of Republic of Uganda, Zambia, Malawi, Burundi, Rwanda, Congo and Zimbabwe. Hence the main objective of this process is to expand the area to cover the informal settlement where people now reside to cater for the expected increase of transit goods. Kurasini ward is located in Temeke Municipality of Dar-es-Salaam city. The ward covers about 670 hectares and has a population of 36,000 people. It has 5 streets (settlements) which include Minazini, Kurasini, Shimo la Udongo, Kiungani and Mivinjeni.

The major challenges which have affected the smooth implementation of resettlement and relocation of Kurasini are: lack of finances from the project to pay compensation to the affected people has reduced the pace of resettlement. For instances although the project started one year ago, only 115 houses have been compensated by the project. The delay in effecting compensation has brought disappointments to the affected people who had expected according to law to be compensated within six months after evaluations. Another challenge regarding the Kurasini resettlement is the failure of the project to include tenants in the resettlement package. Despite the fact that majority of people living in Kurasini ward are tenants, no consideration was made to provide assistance to the them. Furthermore, the resettlement process at Kurasini, lacked involvement of wider stakeholders including communities and civil society organisation. As noted, the key actors who are involved are the Ministry of Land, Tanzania Harbours Authority and Temeke Municipality. Failure to involve communities and civil societies has created a vacuum in the flow of information among the participants. There is need for all actors to be involved in the process.

The final challenge is the lack of comprehensive data collection for Kurasini settlements and the new resettlement areas. It was noticed that the available data derived by the Ministry of Lands does not entail detail socio economic information for the whole population. For instance, the project document has used population figures collected in 2001 when the project was on the design stage; while the actual situation by the time the implementation is taking place has significantly changed. Moreover the resettlement had not included detail household survey for the whole population.

Despite the above scenario, The Tanzania Federation of the Urban Poor and CCI has initiated the following activities in Kurasini Ward.

1. Have begun to conduct enumeration for the whole area in order to collect information about: the number of structure owners and tenants; socio economic status of people. Currently total populations of 14,000 have already been enumerated with further work being planned.
1. Have started lobbying and negotiations with various stakeholders about the resettlement options for Kurasini. In particular, the team met with the Ministry of lands and Temeke Municipality to discuss various options which could be available for assisting the tenants and the poor. In Temeke Municipality, Kurasini resettlement project is one of the top agenda for discussions in the meetings. Other stakeholders include City Alliance and UNHABITAT who have shown interest as well to collaborate with other stakeholders in the process.
1. Have initiated a debate within Municipality on the issue of standards, plot size and affordability. Currently the Tanzania standards for plot size include the minimum size of 400 sq.meters which also costs more than US \$600. The argument behind this is that many poor people don't require large plot sizes and also have no financial capacity to pay such amount for land. Hence it is imperative relevant government authority to be flexible when dealing with urban poor issues.
1. Have continued to mobilize the community to establish more savings schemes. This has also managed to enhance their unity and capacity of the Federation to negotiate with Municipality on alternative lands.
1. Had organized an exchange visit to Srilanka and India which aimed at enhancing skills and knowledge on housing and shelter development. The Tanzania team which included Federation, CCI and Ministry of Lands was exposed to various financial instruments such as SUF, establishment of housing societies, enumeration and social movement etc. A detail report on the visit is attached.
1. Have started a process for establishing a Kurasini Housing Society which will be responsible for managing and governing the whole construction activities of houses. Parallel to this initiative, the Federation in Dar-es-Salaam has also started to develop their dream house modeling.