

REPORT ON EXCHANGE VISIT OF TANZANIA TEAM TO SRILANKA AND INDIA 10TH – 22ND 2007

The teams of visitors who participated in the exchange visit are:

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This report provides a series of issues gained from an exchange visit to Sri-lanka and India. The visit was conducted from 10th – 22nd July 2007. The aim of the visit was to expose the Tanzania team on the Slum Upgrading Facility (SUF) processes which is currently being implemented in Srilanka. Moreover, the visit aimed at providing a learning opportunity on Federation movement including savings schemes, enumerations, advocacy and negotiations on housing schemes. The visit included 5 members which were drawn from Tanzania Federation of the urban poor, Centre for Community Initiatives (CCI) and the official from Government Ministry.

EXCHANGE VISIT TO SRILANKA

The major objective of the visit to Srilanka was to participate in the SUF inauguration. Srilanka is one of the countries where SUF project is being implemented. Other countries are Tanzania, Ghana, Indonesia and Uganda. In Srilanka, the SUF project is being developed in Colombo city in USAWIWATTA Municipality, Moratuwa area. The visit exposed to the Tanzania delegations various important aspects of the project including the institutional and financial framework of the project. Moreover, the team noted the importance of housing society.

Institutional frameworks

The institutional framework of the SUF project involves different actors namely the Government Ministry of Urban Development; Moratuwa Municipality; Women Development Bank Federation; an NGO called Janarukula and UNHABITAT. The roles and responsibilities between actors is properly stipulated. The involvement of these actors in the process was evident during the forum discussion.

Financial frameworks - Urban Poor Fund

Financial framework of the SUF project in Sri-lanka involves development of an urban poor fund whose aim is to finance improvements in slums and shanties within Moratuwa

Municipal Council area, commencing with the Usawiwatte Urban Poor Housing Project. Already a Moratuwa urban poor fund development fund has been established whose primary aim is to facilitate the upgrading of underserved settlements of the urban poor in Moratuwa city on a sustainable manner. The key objectives of the funds are

- To provide assistance to realize the housing needs of the urban poor.
- To promote coordination with commercial banks and other financial institutions and also to act as guarantor to the credit facilities offered to poor in order to fulfil housing needs of said community.
- To launch community based participatory housing development programmes in line with/ through commercial viable processes in order to enhance, enrich and contribute to the development of the city.
- To implement all activities of the fund in partnership with the community, member organisations of the fund, Government, local and international non government organisations.
- To improve the income levels of the community by promoting and initiating income generating/livelihood improvement programmes.

Currently the urban poor fund is funded by Women Development Bank Federation (Community Federation) who has contributed US \$ 10,000; Janarukula an NGO has contributed US \$ 5,000; Usaviwata community (beneficiary US \$ 8,000), Municipal council have contributed land and infrastructure support; SDI contribution is US \$ 25,000 and finally UN-HABITAT SUF project have promised a capital of US \$ 100,000.

As noted above, the aim of an urban poor fund is to act as guarantor to the credit facilities offered to poor in order to fulfil housing needs of the community. The fund credited by various actors is meant to grant loans to low income communities in the low income settlements within the Moratuwa Municipal Council.

Housing cooperative society

The Tanzania team was also exposed to the importance aspect of establishing a Housing Development Cooperative Society which has been established for the Usaviwatta community. The housing society has various objectives including the process of lands acquisition through purchasing, mortgaging, or leasing; construct or make arrangement to construct buildings by others for the benefit of the members; provide technical support, supply or make arrangements to supply raw materials for house construction. Moreover the society has the responsibility of setting proper criteria for housing allocation to its members. It also has a duty of ensuring repairs and maintenance of buildings is done in an effective way. Other responsibility includes ensuring that repayments of loans are done effectively.

Interaction with Women Development Bank Federation and Government officials

The Tanzania team also had an opportunity to interact with the Women Development Bank Federation. The Bank is divided into three levels which include primary, zonal and district bank. Currently they have 200 branches of primary banks throughout Srilanka. The operation of savings is weekly and normally save a minimum of 5 Rupee. They members of the bank meet once per week to discuss the affairs of their bank and obtain reports. Apart from savings, the bank also does offer soft loans for members for development activities including

festival, schooling and toilets. Moreover they have initiated other development activities like water and sanitation schemes within various settlements.

Apart from official discussions with WDBF, the Tanzania team also had an opportunity to visit various places including Usaviwatta and Tsunami affected area.

At Usaviwatta, the team discussed with community and federation members on their savings operation and their needs. We noticed that although the federation have put up a public toilet, the needs for sanitation are still there. Moreover the government have given notice to the people to vacate the area to give room for industrial and government purposes. We discussed with the community about various alternative for land which the government of Srilanka was keen to provide. Later in the afternoon we visited the land which the Government officials have promised to provide.

Another place which the Tanzania team was exposed is the area affected by Tsunami. In this area the Federation and NGO (Janalakula) are currently implementing a house scheme which will house 500 people after completion.

Finally the team had an opportunity to meet the honourable Sri-Lanka minister for Land and officials and discuss various land and housing initiatives. Through the meeting various initiatives from other countries were also shared.

EXCHANGE VISIT TO INDIA

After the visit to Srilanka, the Tanzania team had an opportunity to visit housing and shelter projects in Mumbai, India. The visit enabled the team to appreciate completed housing structures and toilets which have been supported by SDI and its partners in India. Major aspects which the team learnt include: Enumerations processes; negotiations and lobbying for land for the railway slum dwellers; construction process of the housing structures; establishment of housing societies; operation and management of public toilets; management of savings and credits; the essence of community police and finally the relationships between various stakeholders within the project. These issues were generated

Enumerations processes

The Tanzania team had an opportunity to participate in the enumeration work at Saishanti settlement located closer to the completed 4 storey buildings of 7 stories. The enumeration aimed at collecting baseline information about the people and their status and activities. It also aimed at mobilising communities to start savings and establishment of the housing society. The team noted that enumeration work and analysis of data collected was a continuous process engaging permanent staff from either NSDF or SPARC. The data collected during enumerations is used for negotiations and lobbying to government and municipality. The team noticed that unlike in Tanzania where slum dwellers are not known properly; in both countries of Sri-lanka and India have proper identifications with information such as community ration card, photo pass, electricity bills available to them.

Negotiations and lobbying for land for the railway slum dwellers

Discussions with SPARC officials on shows that information about the number of people, their income levels and various land options etc is critical planning and lobbying. Following the decision by the government to evict the railway slum dwellers, SPARC conducted enumerations for the area whose information was used to plan for relocation process. Through continuous dialogue and negotiations different models for displaced people has been developed which include either the government selling land, the government agreed to provide alternative land for all people who were living within the slums.

SPARC officials are the one that went to mobilise the community. Mahila Milan started to mobilise community to begin savings which were later conducted by enumerations. Transit camps they started cleaning campaigns. This also involved mobilisation for an alternative lands. The Federation members were involved in the land picnic through buses to see various potential areas for land. Initially community members were not ready to shift to the new areas. However after extensive mobilisation they started to show some interests. Moreover community living in the developed houses have now begun to notice some positive impacts including are now much better life.

Construction and management of housing structures

Due to limited space, the construction of the housing structures in Mumbai is of 7 storeys. Currently SDI and its partners have managed to construct more than 5,000 houses of 7 storeys each housing more than 50,000 people. The financial instrument adopted in Mumbai varies including compensating community by selling their plots to the market. Thereafter competent contractors are selected through tendering process by the community housing societies who are responsible to check and approve their payments. The planning for the construction and management of housing structures is the responsibility of the housing societies who set criteria for selecting people who will obtain houses. Moreover the housing society has a role of supervising operation and maintenance of the structure including undertaking repairs. Each housing block has a registered housing society with an office and leadership. However it was interesting to note that all people who have obtained houses will pay neither rent nor recovery of the costs. The housing society has various roles including arranging for cleanness, maintenance and repairs.

For the maintenance of the houses, the contractors are supposed to pay 20,000 rupees to the government rehabilitation authority for each household. However, in order for community to access such funds, they are responsible to open up a bank account and forma housing society. Until they open up the bank account they will not access the funds for maintenance from the rehabilitation authority.

Management of public toilets

Another aspect which the Tanzania team was exposed is public toilets. Due to the lack of space and high density construction of individual toilets is a big challenge. As a result public toilets are the solutions for the people. The toilet has separate seats for men, women and children; it has a community hall on the top for the whole community to have meetings, to hire out for functions and the money to go for the toilet management fund. Also there is a room for the Mahila Milan group to use for savings activity. Also there is space to house toilet attendants who stay with his family within the toilet. Two toilets were visited which the capacity of serving 100 people at one time. One positive thing noted was availability of water supply and sewerage connections in these toilets which make easier for hygiene and

cleanness. Moreover, availability and proximity of sewer connections to the toilets have enhanced easy adoption of the technology.

Management of savings and credits

Daily savings. Due to large number of members, few people are employed to help with the daily collection. After the collection of the funds they remit the collection to Mahila Milan office where records are kept. The office located in one of the constructed storey houses where an accountant who employed by Mahila Milan staff post the records in the respective books of accounts. The process of savings in India is daily and members are free to take up loans although conditions in place to ensure that members repays back the loans before they can take another loans. Loans taken have an interest rate of 2%.

Relationships between various actors for improving housing and shelter for the urban slums.

The key to success of the housing and shelter in Mumbai is built from strong and robust relationships of various stakeholders. These include Mahila Milan who are women involved in the daily savings; NSDF who provide more technical input to the process and SPARC a professional NGO which provides financial, technical and advisory role to the process. Other key actors include the central government, municipality who are responsible for ensuring proper legislations and standards to allow smooth development of the schemes. Private sectors are also involved in the construction of the scheme.

Slum Police Panchayat.

The Tanzania team was also exposed to the community police initiatives called “Slum Police Panchayat”. In Mumbai, police have started a highly innovative scheme of policing through community partnership in the slums of Mumbai. Conscious of the fact that it is not possible to allocate proportionate police resources in terms of manpower, financial and non financial, it has been decided to involve the slum dwellers in policing their own areas. Within this process, a group of 10 representatives from the slums were carefully chosen by the slum dwellers themselves to form the “panchayat” (community). The police team and this panchayat together are made responsible and accountable for policing their own slum. According to the Mumbai commissioner of Police Mr Roy “these slum police panchayat are helping to reduce the prejudice that slum dwellers so often face, when they go to police stations to make complaints or as a victim of crime”.

REFLECTION ABOUT KEY ISSUES FROM THE EXCHANGE VISIT

Slum Dwellers and NGO staff are highly mobilised and committed

In both Srilanka and India, the Tanzania team noticed highly mobilised and committed members of community who were ready to volunteer and sacrifice their time for development. For instance during meetings in Mumbai, the Tanzania team met a number of women and men who were undertaking various development activities. They include members of the housing society, members of Mahila Milan who were recording the daily

savings, the NSDF team who were undertaking enumerations and SPARC staff. Indeed, the success of similar projects in Tanzania would require commitment of communities, Federation, CCI and Government officials

Government support to the housing and shelter initiatives.

In both countries of Srilanka and India, Governments are committed and willing to support the initiatives. The support from governments includes establishment of appropriate policies and institutional. Moreover the governments are also keen to provide financial mechanism for helping the slum dwellers. The team noticed that the governments were available to collaborate with NGO and Community without many problems. Moreover Governments were ready to provide lands and finances to the initiatives. In Tanzania, CCI and other stakeholder are working hard to motivate the government to accept the idea of supporting the urban poor with viable options. More work is needed to achieve this target.

Various financing mechanism for improving housing and shelter.

The team also noticed that in both India and Sri lanka a number of financial mechanisms are available to improve housing and shelter problems to the urban poor. These include selling the land to the market value and subsidise the urban poor and using bank guarantee to finance houses to urban poor. These available financing mechanisms have greatly supported the slum dwellers to acquire free housing.

Currently in Tanzania there is no effective financing mechanism for assisting housing and shelter for the urban poor. Being a recipient of SUF fund, we hope Tanzania could use the facility to explore various ways of attracting local and international capital to address the challenge.

Effective policy frameworks.

In both countries, the team noticed that there is clear policy and legal frameworks for addressing slums and displaced people. For example in India, already they have developed rehabilitation policy which defines the roles and rights of displaced people. The policy stipulates that people who will be affected by relocation have to be compensated. The need to engage the communities in the formulation of various policies is necessary.

Community police.

The concept of community police is new and innovative. It has helped to address crime and family related chaos within various slums and newly developed housing in Mumbai. Similar approach can be replicated in other countries like Tanzania where the Federation can also make an impact of security of their settlements.

Establishment of housing society

In both countries, the team noticed an important role played by housing societies which include planning, construction and maintenance of the completed houses. The Tanzania team have taken up the idea and have started to facilitate the process of forming a housing society for Kurasini where community will soon be evicted..

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