10 Years of Owegatta

A History of the National Slum Dwellers Federation of Uganda (NSDFU) Narrated by Members
Okwegatta. Gemaanyi (Unity is Strength) in some of the languages of the NSDFU. Federation members greet each other with this call at each and every meeting.
10 Years of Okwegatta: A History of the National Slum Dwellers Federation of Uganda (NSDFU) Narrated by Members

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Disclaimer

This book is a collection of narratives from the National Slum Dwellers Federation of Uganda (NSDFU) members. The views expressed by members are their own – not necessarily those of the NSDFU or ACTogether Uganda. The stories the members tell are the truth, as they believe it, given their experiences in the federation. The editors made every effort to transcribe accurate testimonies in members’ own words, but some errors will likely appear. The editors apologize for any errors in advance. NSDFU wishes it were possible to record the testimonies of each and every NSDFU member, but hope this sample will provide inspiration for more books of this nature to be compiled in future. We know that these members speak on behalf of their entire federation. Okwegatta!
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NSDFU would like to thank all the federation members who told their stories for this book to commemorate our 10-year anniversary. Your words captured the history of the federation so beautifully. We would also like to thank our supporting professionals, Fiona Nshemerirwe, Catherine Nimusiima, Helen Nyamweru, and Skye Dobson for their work to record the narratives of our members for this book.

We wish to acknowledge the support we have received from the entire staff of ACTogether, past and present. Specifically, we thank Julie Crespin for her leadership during the founding years of ACTogether and Karen Russel for her work to build a strong team of community support officers. We extend heartfelt thanks to Madam Sarah Ibanda for her Directorship of ACTogether from 2009-2012. We also thank the board members who served us voluntarily over the last decade to reach the place we are now: Pradip Karia, Emily Wissanji, and Sameer Thakkar. We welcome the board members who have joined us more recently: Jane Weru, Steven Mukiibi, Katherine Namuddu, Irene Ovunji-Odida, and Zvaitwa Gertrude Mazvimavi – and we look forward to working with you all in the next decade.

We extend our sincere appreciation to our dedicated team at the support-NGO ACTogether Uganda: Waiswa Kakaire, Lutwama (Medie) Muhammed, Catherine Nimusiima, Fiona Nshemerirwe, Frederick Mugisha, Helen Nyamweru, Dan Mugabo, David Isabirye, Jane Nambatya, Mercy Agaba and Skye Dobson.

We thank Shack/Slum Dwellers International (SDI) – the international urban poor movement to which we belong. We thank our SDI President Jockin Arputham for his tireless efforts on behalf of the urban poor; the SDI coordinators for all their support in the building of our federation; and the SDI Secretariat, lead by our friend Joel Bolnick. We thank all the 34 federations in the SDI network – especially our brothers and sisters in the East Africa Hub – for sharing your knowledge and extending your support. You are our family.

We thank our partners in the Government of Uganda, especially those at the Ministry of Lands, Housing, and Urban Development with whom we work so closely. We thank Captain Francis Babu who, in his role as minister, played a key role in introducing the federation to Uganda. We thank honorable Michael Werikhe who continued to support the federation’s growth and partnership with government. We thank Commissioner William Walaga for his dedication as the federation grew and we appreciate the solid partnership with Commissioner Samuel Mabala who has been a staunch supporter and advisor. We thank all the municipalities of Uganda that work in partnership with our federation.

We thank LWF for its unwavering support since 2008. We thank Cities Alliance for assisting us to take our work to the national stage. We thank GLTN for appreciating the ability of the community to collect data and helping us to analyze it better. We thank Makerere University, The New School in New York, and NTNU, Norway for encouraging your students to work with us.

We hope you enjoy this book.

National Slum Dwellers Federation of Uganda (NSDFU) nsdfu.org
INTRODUCTION _____________________________________________________

My name is Hassan Kiberu. I am a slum dweller and also the chairman of the National Slum Dwellers Federation of Uganda (NSDFU). I invite all who come across this book to read it carefully, to understand it, and to learn about our communities and the work we are doing to improve life in our settlements. We have been doing this work for 10 years now. Should anyone fail to understand any part of this book, he should come to the community for clarification. We are happy to explain our work to anyone.

Although we live in slums and are poor, this book shows we are not hopeless, but have a tremendous amount of information to share. We can produce things of great use to our nation and the world at large as it deals with rapid urban growth.

Since joining the federation in 2002, I have witnessed the organization grow and strengthen. This book will help you, the one reading, to understand how we started, how we have grown, our history, our regions, our members, our savings groups, our slum upgrading projects, our livelihood projects, our partnerships, our achievements, and our challenges. After reading you will know all about the federation and you will know from the members, because they are the ones telling the story in this book.

First I will tell you that the federation is a network of community savings groups. We use daily savings as a tool for mobilizing people who live in slums to come together, discuss their issues, manage their money and projects, and plan to upgrade their settlements in partnership with government and others. The groups come together in networks, regions, and at the national level. This way we become one federation with one voice.

The NSDFU is in all divisions of Kampala and also Jinja, Arua, Kabale, Mbale, and Mbarara. We have almost 38,000 members. Of these members, 31,228 are practicing daily savings.

I hope you will enjoy learning about our federation in this book.

OKWEGATTA! GEMAANYI!
Chapter 1: 10 YEARS

The National Slum Dwellers Federation of Uganda (NSDFU) was founded in 2002. Its formation was unlike that of other urban poor federations in the Shack/Slum Dwellers International (SDI) network as it emerged from a request to SDI by the Government of Uganda to provide assistance dealing with slums. The Government made the request at the first UN-Habitat World Urban Forum held in June 2002 in Nairobi. SDI quickly mobilized slum dwellers from its affiliates to visit Uganda and mobilize a Ugandan urban poor federation. The federation grew quickly. In 2006, the support-NGO ACTogether Uganda was founded to provide technical support to the National Slum Dwellers Federation of Uganda. Together the NSDFU and ACTogether make up the Uganda Alliance. In this chapter members will share their stories from each year since the federation began.

1. Year 2002

My name is Nakitto Jane and I am from Kampala Central. I have been with the federation since 2002. I was there when the federation was launched by the Minister of Housing and Mr. Jockin of Slum Dwellers International. I heard about the slum dwellers movement from Hassan Kiberu, the Chairperson of National Slum Dwellers Federation now. I heard about it from earlier meetings that had taken place between Hassan and Mr. Jockin at the Ministry of Housing.

After the launch and housing exhibition at Nakivubo Blue, I joined the federation with the hope of one day owning my own house. We were about 20 people and we were saving on exercise books. Mr. Balinda Edward, who is now our chairman for Kampala Central region, was elected to be our treasurer on that very day. We were later visited by some federation members from Kenya, South Africa and India who continued to teach us how to set up our federation. We introduced committees in the federation: saving, negotiations, construction. We also went to learn on how things are done in the federation. I personally went to Kenya and South Africa. We did enumerations in Kisenyi I, II and III and I remember on that day Mr. Jockin was there, he was present. We continued to mobilize people to join the federation and the number grew. With time we mobilized people in Kawempe to join the cause.

Daily savings has personally helped me set up a small business of cosmetics-beauty products which I move with in my bag. I have many buyers, many who are in the federation who have introduced to many other people who have become my customers. I have a daughter. She is 16 years of age who is a saver. Along the way I have been disappointed and discouraged at times, most especially by the empty promises we get from politicians sometimes – of land and other projects – but this has not killed my spirit.
The federation gives me hope and I feel am not alone when with the federation. Many people have joined the federation while others have left, mostly because it has taken long to get a house. You know some people expected to get free houses. For me, I thank the federation even though I am still a tenant, because I am now a very good saver and I have seen what savings can do. I am a Publicity Secretary of Kisenyi III parish and I meet many people who I sensitize to join the federation.

2. Year 2003

My name is Betty Kisakye. I am from Jinja. When Jockin visited Jinja, we met in Kamuli, which was doing so bad at that moment. It was characterized by a lot of unhygienic conditions and so this talk from Jockin really helped when he spoke of setting up a sanitation building for the community. He also told us how we can save and get help to build our own houses. The other visitors with Jockin told us about numbering, profiling and enumerations. I was selected to do numbering [numbering all households in a settlement for data collection and mapping purposes] in Kamuli and taken for a learning exchange in Kenya. In Kenya, I found out that savings was really working for them. I visited Toi Market and found out that savings were doing so good because market people were near each other and they collected money daily. They had also constructed a toilet and some houses were also being constructed by savers.

When I came back to Uganda, I was on fire! I wanted to mobilize everyone in Kamuli to join the federation. I was selected treasurer of my saving group in Kawama called Kawama Savings Group and we would meet every Sunday under a Mukongo tree in Kamuli High School. I was afraid of sleeping with the money especially because I was a young lady then, but luckily I was never attacked. We opened up an account later and I would bank the money first thing on Monday morning.

I faced some problems with the community when we were doing enumerations in Kamuli. Some people made an announcement on radio and called out Mr. Kasedde’s name and mine stating that we were doing enumerations to steal people’s land. It was hard to make people understand, but with time people came to understand. After enumerations and mobilization our number increased from 12 to 70 members.

The federation has been very good to me. There was a time my mother was really ill and I used my savings to assist me in paying the hospital bills. It has also made me have so many friends all over Uganda and out there and I feel much appreciated to know that I do something to develop myself, my community, and my country. This 10-year journey has been tough but I am not giving up because I know better things are coming.
My name is Birabwa Jessica. I am from Kawempe, Kampala. I joined the federation in 2004 after being introduced to it by a lady from CIDI called Flavia Nakamatte. She was helping some members in our community and I was interested because I wanted to progress and develop myself. I also realized that the people who were forming the group were people of my area, people I knew, so I was not afraid. I have two children who I mind and children have so many demands. Without my savings, I could not have managed. The saving group has helped me when it comes to getting small loans to get by.

I am saver No.6 in my group called Zibulla Attudde and I am also an auditor in my group. I usually look at members’ savings groups and see if what they write to have saved is what is actually written on the collectors’ books. My responsibility is generally to monitor that their money is there.

Before I joined the federation, money used to pass by my hands without much of my knowledge. I would buy several things on whims – I like this, I get, I like that, I get, but today I look after every coin and I plan for it. I have borrowed some money before from my group which I pay back so as to get another loan. I also keep poultry and try out many other small businesses.

I have gone on exchanges to Jinja, Kabale, and Arua to learn on how things are done in the federation in other parts of Uganda and on these visits I have got so many friends who I never thought of ever meeting. It also makes me happy to know that there are others in my situation and with a spirit of moving forward. People do not realize people in the slums might be there for different reasons, but they are so alive and they dream of a better life every night. They are just there for the moment but they have ideas and energy and determination to live better tomorrow or next year. I have come to love the federation because of the hope it gives me.

4. Year 2005
My name is Salome Agbuku. Where will I start now talking of the federation? You see, I have been in the federation for as long as I can remember. I will just give you the history. I joined the federation in 2002 when we got visitors from Kampala. After listening to the visitors’ message I knew I wanted to be in the federation there and then and in fact I mobilized members to form a saving group. After about two weeks, we agreed to call our group Kimaka Kyenunula to build that spirit of togetherness and development. My daily saving book is number 014. I also save with SUUBI with the same number.

What do I remember about 2005? In 2005, I was invited together with other members of Jinja to participate in the launch of the Kisenyi III sanitation building in Kampala. I remember Mr. Kassede, the regional leader of Jinja, also attended the occasion. When we came back to Jinja, we were charged and we started negotiation with the municipality for land where we could put up a community facility or houses. Soon enough we got land for a housing project. When its construction began, I was the project treasurer. I am Jinja region’s treasurer also.

When I look back to where we have come from I see a lot of achievement. The Jinja region has grown and we now have many big projects besides Kawama housing project. We have the Rubaga Sanitation Unit, the Masese and Rippon toilets among others. Members also have very many different income generating projects that are helping them get by day-to-day.

I love the federation because through my savings I have been able to educate my children. I am a proud mother of three graduates of secondary school. One recently joined Kyambogo University to pursue a course in Counseling and Guidance. My savings are also helping me to construct a small house. It is moving at a slow pace but I am determined to finish it. Some parts of the house are at the window level while others are in the wall plate level. If it were possible, I would love to have every slum dweller in Uganda as a member of the federation because there are so many good things about the federation – from making very invaluable friends, to developing oneself and one’s family, to saving for rainy days, and many more.

5. Year 2006

My name is Zawedde Sarah, from Bukesa. I joined the federation in late 2006 after being mobilized by Hassan Kiberu. I subscribe to a group called Bukesa Urban Farmers and when I heard about the federation I was interested mostly because I wanted avenues to sell our products. I told members in my group about the federation and we soon got books in which we have been saving in since.

We selected leaders in our saving group though some of them were not willing to work as leaders because they fear handling money. Around this time, Jinja federation
members had negotiated for land from their municipality and this gave us a lot of encouragement because we all yearn to have a place to live and stop facing the many evictions in our areas. Our saving group benefitted from Community Driven Development Funds, which we used to start a briquette-making project. It is doing very well. We also have other different projects in my group such as mushroom growing. In 2010, I took the federation women of Acholi Quarters though this kind of farming in an exchange organized by the Kampala Central region and Nakawa. It was good to see other women benefitting with knowledge that can really help them move out of poverty.

We carry out many general cleaning exercises in Bukesa. These activities have made us gain a lot of recognition and favour with the municipality. These exercises help provide raw materials for the briquette project, which use matooke peels.

I am happy to be in the federation because I now have very many friends in Kampala and other cities of Uganda and other countries as well. I can stand in front of people in a large room and address them because of the confidence the federation has helped me acquire. I have been able to educate my children through my small savings which I withdraw when need be. In the future, I see the federation succeeding in many projects they take on. A few years back, the Kampala City Council was full of politicians who never actually delivered, but who kept promising air. I hope the new Kampala Capital City Authority will become closer to the people and look into people's interests. I feel with a strong movement like the federation, we can form partnerships and start up many constructive projects to help our people.

6. Year 2007

My name is Kabahuma Gladys. I am from Nakawa. In 2007, we received visitors in our group in Kisenyi I, Nakawa. The visitors were Mr. Balinda and Zainabu Kagoro of Kampala Central. We already had our small group in Kamwokya where I reside and the mobilizers asked to see us so that they could tell us about the federation. They made it clear from the start that it would be our choice to either agree to join or not, but funny enough everybody wanted to join them at the end of the meeting!

They had come with some savings books and we all started saving in the federation from that day onwards. I am saver No.6 on daily savings and saver No.16 on SUUBI. I have 5 children and my daughter who is 19 years of age has even joined the federation. She loved to watch me save the UGX100 every day and wanted to follow my footsteps. I encouraged her to join because every woman should try to save some money whenever she can because relying on a man or on others all the time is not good for a woman, as we all know. Girls and women are very vulnerable, people take advantage if you do not have anything, but when you have your little, it's better. I am a trader; I sell fast moving goods in my small stall in Kamwokya near my home. I rent but I dream to have my own place one day. I am saving to buy a plot one of
these days. I get loans from my saving group, Kisenyi I, which I struggle to ensure I pay in time. I am the group’s chairperson and we have two projects of candles and mushrooms, which help us generate some money.

My group members are very grateful to get loans at a small interest compared to what is charged in all micro-finances around Kampala. We however yearn for bigger loans in our groups which we can be able to pay comfortably. We are saving in SUUBI, and we hope to qualify for a loan too because it would really help us. So far, my group members are much disciplined when it comes to paying back and that is something I really love about my group; very hardworking women.

We recently got a big project in our region – the Nakawa Sanitation Unit in Kinawataka. This has really made many more people join us and this is quite encouraging. They now realize we are not people who only talk without action, we are very active and that is what sells. I plan to improve my business and get a bigger shop because as a businesswoman I have ideas.

7. Year 2008

My name is Aisha Nanono and I am from Kawempe. I came to hear of the federation from a lady called Flavia Nakamatte who was working with CIDI. She had a talk with me and some other ladies in Lower Nsooba on the benefits of savings after which we started saving UGX 100 daily. After some time, she told us about the slum dwellers federation and soon after brought some books for us to save in. This was in 2008 and I have been in the federation since. I have helped mobilize some other new groups in Kawempe and Nakawa region too. Last year I was among the teams that spread the news about the federation in Wakiso district where we now have about 20 saving groups in the National Slum Dwellers Federation of Uganda. I continued saving mostly to pay for my children’s school fees. I have 9 children. Along the way I have been able to put up a poultry project from my savings and in 2009, I bought a cow! This was a big achievement to me. I really saved to make a total of UGX 750,000 and am happy to share that it is doing so well. Soon it will produce.

I am just happy talking about the federation because it gives me a place to go back to. I have so many friends, many who I would not have had if it was not for the federation. I also like the way we keep singing the slogan ‘Okwegatta Gemaanyi’ and ‘Umeme!’ It just gives me energy to go on and on. I can express myself in front of people and explain things to them, in Luganda and in English!! And I am even learning some other languages like Rukiga and even some languages spoken in Arua because we have federation there. I have profiled Kawempe as a region with other members of Kawempe and federation members from other regions. We also go to their regions to do the same. I am an auditor in my group, Lower Nsooba. I am saver NO.7 on my daily saving group and the same number on my SUUBI book.
Since I have been in the federation, I have found out how women are ready to save. Men are a bit rigid and they take time to start saving. Men save where they see projects. That is where they want to be, but for ladies, they hope and they save that little knowing it will be much someday.

I hope the federation continues to grow and cover all parts of Uganda where there are poor people because these small things like people coming together to save really matter. I love the federation and I want to see more people benefiting from it. It would be good if our SUUBI started giving more small loans to members to start projects so that members can stop borrowing from banks, which punish us with high interest rates. I have got a dream of having over 5,000 chickens. I want some for meat and others for eggs. I know my savings will take me there so am in the federation to the end!

8. Year 2009

My name is Deborah Ssengendo. I come from Kamyokya, Mulimira zone and I have lived there for many years. I joined the federation three years ago in 2009 after being told of its goodness by Hajat Sifa Ssenjala, a friend of mine in Kamokya. We were saving in the same group called ‘Muno Mukabi’ and one day we were informed that some visitors from the federation will be visiting us to let us know what they do. They wanted to share ideas on how to develop ourselves. We were only 8 members in Muno Mukabi and of course we were open to new ideas if they were aimed at helping us bring in better savings. The federation members who visited us were from Kampala Central where the federation started. They were Mr.Balinda, Zainabu and there was another member of Kawempe region who is now the Kawempe regional leader, Mr.Kassalu.

I am saver No.6 in both my daily saving book and in SUUBI and I have been saving since 2009. I am a businesswoman with a small shop where I sell small items near my home. After joining the federation we mobilized other people in our area to join us. After the increase in numbers we called our group ‘Kamu Kamu’ meaning ‘little little will eventually be much’ – a proverb that encourages us to work hard in that we do not disregard a coin because it means a lot. It multiplies. I am a treasurer in my group and this position has given me a lot of respect in my area. People are happy because their money is there as it is recorded. Many in my area call me ‘chief treasurer’ and they feel they can trust me with their money, which makes me happy. I also take this position seriously because I do not want to disappoint them. I was ‘promoted’ to the position of a treasurer in Nakawa Region after attending many learning exchanges in Kawempe, Kisenyi I and Jinja.

I have 6 children and two are in the federation, they have their daily savings group and they are active savers. I have managed to get some loans from my group. We get loans in groups of four to ensure that the other members follow up on each other
and pay up the loan in time. I have been improving my small business slowly with this money. In my three years in the federation I have seen women can be very active and determined to change their lives and those of their children. I have been able to make friends with many federation members from places as far as Arua. I have also stepped in offices I never thought I would and shook hands with Ministers! It is quite an achievement to me. I know the federation has a great future.

9. Year 2010

I am called Namajja Florence and I am saver No.4 in my savings group, Doko Tussakimu Saving Group. I am also a collector in my group. On SUUBI I am saver No.1. I am from Mbale. We have 109 members in our group – 86 women and 23 men. I joined the federation on the 24th of March 2010 after receiving visitors from Kampala who came to us to tell us about the federation. In the team there was Hassan Kiberu, Katana Goretti, Medie and Waiswa. At that time there were many groups that had swindled people’s money like one I was part of in Kosovo. I was afraid of joining, but from what Kiberu told us I felt I had to join and try it. I started saving and I am happy to say I have seen the benefits of saving. My savings have helped me pay for school fees for my daughter doing a nursing course. In times of sickness and other emergencies I know where to turn to. I have gone for many learning exchanges to Arua, Kabale and Mbarara and made friends there and I can now stand and talk in front of people.

I am an engineer when it comes to making laadis [precast concrete mini-slabs used in low-cost construction]. I went to Mbarara while they were preparing to start their sanitation building in Nyamityobora Market and I was trained in making laadis. When I came back I started teaching the federation in Mbale to make laadis for our sanitation unit, which will be in Mission cell. The TSUPU project has enabled us in Doko get a good road and I am very grateful. We have also started working with Red Cross because they wanted to work with registered organized community groups. They have given us some goats, cows and tents, which are helping groups in different ways to boost up their income. My group also has a bakery project called Namatala Golden Bakery and I am a manager. Last year, our group approached DFCU bank for a loan of UGX 5,000,000 to start up the bakery project. We now make bread, which we supply in Mbale and we are left with less than UGX 1,000,000 to complete repayment of the loan. We employ over 30 people and this has really boosted savers spirits in this area.

There have been some challenges while in the federation. Sometime last year while doing enumeration in Nabuyonga, we were chased by hostile communities who had been influenced by politics. Luckily that did not stop our efforts and we have continued to tell people to join the federation. With time people understand us and ask us to go teach them about the federation. For me, I will remain a federation member paka last [until the end] and I am not about to go anywhere because these
are only two years and I can see fruits. What of in another 10 years?! I already know I will give a longer history next time.

10. Year 2011

My name is Nalongo Betty. I am from Rubaga. I fully entered the federation in 2011. Late 2010, I heard about the federation while still saving in my group called Kyosinga Kyokungula. We had a women’s group where we would save the ‘Merry–go-round-style’ in Kawaala Zone where I reside. The group was doing well but we wanted to expand sources of money and so we welcomed the idea of joining the federation. I am the chairperson of my group and I am a saver on SUUBI. We invited Kiberu Hassan to come and meet us in Kawaala and after his teaching we all wanted to join the federation. I remember he taught us the slogan ‘Okwegatta Gemaanyi.’ That day everyone went home talking about that! We would even call each other on phone and not start a conversation without greeting each other using the slogan. We loved the whole idea of a federation! We started saving from then up to date.

I have 8 children and one is very interested in what I do. She is a member of our group. This year in June, my group benefited from the Kampala Community Development Funds (KCDF). We got a loan of UGX 5.5 million, which we have used to start up so many different projects for our members. We have a poultry project, liquid and bar soap making project, goats rearing, candle making, handcrafts, bags and basketry, bead making, tailoring, briquettes making among other things. We are really proud of the federation. We have already opened up an account in which we bank the repayments of the loan so that we can benefit other people in our region.

We met the Minister Daudi Migereko at the launch of the Kampala Community Development Fund, which is a big achievement to me and my group. These are things I never dreamt about. We now receive visitors from time to time and we encourage others in Rubaga region to learn from us and our many projects. Our group is looking into many other projects as well learning from the projects we already have. For instance, we would like to have more broilers than layers because broilers bring in more profit. We know the federation’s future is going to be good.

This Year: 2012
My name is Sarah Nandudu. I am from Jinja. I am the Vice Chairperson of the NSDFU. This year, 2012 means that the federation will have made 10 years since its birth. It is such an achievement because as we know, a mother can give birth but for the baby to get celebrate 10 birthdays it needs quite a lot from the mother and society. It has been a struggle and it goes on because we are still a long way into achieving our many desires. We wish for better housing, we want secure tenure, we want running water taps with clean water, good roads, places to go to bathe, and toilets. We hate to see rubbish lying around, we want to take our children to school, plus many other things we wish and hope for. For now some of these are still our dreams but if we continue working in one united spirit then all will be a reality.

I appeal for communities to join hands and fight for what they deserve. Let us engage the Government in partnerships and find ways of how we can come to a constructive understanding to develop ourselves and our country, Uganda. Saving is the backbone of our federation and we should never forget that. These books we save in both daily and SUUBI are like our identification cards and we should lift them up proudly for our savings are our strengths. We should not forget or simply fail to attend meetings, because it is in these meetings that a lot of useful information is generated. Remember we share our ideas and our ideas bring in an intervention – a way around a difficult problem is identified and from there. It's all about moving forward. Mobilization is also very important because together we stand and we are strong in numbers. We can be heard in all areas if we mobilize our sisters and brothers towards this good thing. We should always spread the word so that others can benefit from this movement.

Yes, I call the federation a good thing because I have come to witness its goodness. Look at the many projects we have been able to start from our 100 shillings saved every day. Look at the friends we have come to have because of the federation. Look at the skills we have learnt while in the federation. Now my women friends and I can make laadis and comfortably hold a plumb line!!! Some of these small things really count. I urge women to remain strong and do not fear to bring out your ideas. They are important! Very important!. Be bold and remember our children look up to us so we should teach them the culture of saving while they are still young.

This year we started so many projects so I appeal to the federation to ensure they are sustainable. They should participate from implementation stage to completion and this applies to women too. This is the only way you will get to own these projects and ensure they bring back funds that can be used to assist in small projects. If a projects fails to pick up at the start, if it not doing well, then you as the federation should sit together and formulate systems to make it a success. I hope we keep strong and acknowledge that the federation’s success depends on me and you. Let us work together. Okwegatta, Gemaanyi!
Chapter 2: 10 REGIONS

The NSDFU is comprised of 11 “regions.” The Federation’s governance structure brings savings groups together in networks and the networks come together to form regions. The regions then come together as the national federation. The 11 regions of the federation are: Jinja, Mbale, Arua, Kabale, Mbarara, Nakawa, Makindye, Rubaga, Kampala Central, Kawempe and Wakiso. In this chapter federation members will introduce each of the regions in which they work.

1. Rubaga

My name is Josephat Ndawula and I am the Vice Chairperson of Rubaga Region. I joined the federation in 2009 after a meeting with Zainabu Kagoro and Jowelia Kizito of Kampala Central. Kaddu Dirisa of Rubaga was already a member of a saving group called Akwata Mpola in Lubya, where I still save. I was convinced to join the federation because it seemed to have very many benefits and I did not want to be left behind. When I heard some communities had some projects such as water and toilets I felt this is something we really needed in Rubaga and so I joined without hesitation.

Kaddu Dirisa and I mobilized other members to form saving groups. Kampala Central leaders would come visiting us and giving us advice from time to time. They would also have meetings with us whenever called upon. In 2010, Rubaga was made a region and soon after we had elections where I was elected Vice Chairperson of the region, a post I still hold to date.

Rubaga region was profiled last year and we are soon having an enumeration for water in our region. We work closely with Local Council leaders who, for instance, came out to assist us when we were profiling this region. Akwata Mpola was lucky to get the Community Driven Development funds in 2011 with which they started a piggery project. The project is doing well because pigs produce fast and the group is now thinking of venturing into other projects from the profits. Some groups in the region have appeared on Bukedde TV on a short talk show demonstrating our strengths as a community.

This year in June, one group in Kasubi called Kyosiga Kyokungula got a loan from Kampala Community Development Fund (KCDF). They are doing very well as I speak. They have very many projects like making sweaters, soap making, mats and basketry, poultry, handicrafts, bags and so many more which I might have forgotten to mention. We also have a community policing association in Nakulabye, where community members keep their residents safe by patrolling in the night. We have also been approached by Makerere University students while carrying out their research. We usually give them information based on the profiles we conducted.
Our biggest challenge as a region is the high expectations of members. Most of them expect loans to boost their income and savings so as to start businesses and the like but it is not easy because our region is still young. We would like to start more small projects because people in these slums are very hardworking. They just want a push especially in finances and from there they can do wonders.

2. Makindye

My name is Ssebuguluse Francis and I am the regional chairperson of Makindye Region, which covers both Makindye East and West. The region began early last year after being mobilized by federation members of Kampala Central. I heard of the federation in 2010 and I joined Kisenyi III savings group. While saving in Kisenyi III, Abbas Kiyingi, Kiberu Hassan and I mobilized 3 savings group in Makindye and members got training from the Kampala Central federation members. The saving groups kept multiplying and we would go to teach about the federation from time to time. In 2011, Makindye region had more than 10 groups and it is when it was decided that it should be promoted to a regional level.

I belong to a group called Step by Step Savings Group and I am saver No.001 on both daily savings and SUUBI books. Makindye region was profiled last year and this information has been used to identify different facilities that lack in our areas. We are soon going to carry out enumerations in Kapeke and Nsuwa Zone to prepare for water projects. Our relationship with the Makindye Municipal Council is good. We have approached them several times, especially while we are negotiating for land for our projects. We have identified a piece of land in Juko Zone and we are engaging the council to see how they can assist us when it comes to putting up a sanitation unit in this area.

Three of our savings groups benefited from NAADS namely, Akwata Mpola, Tusubira, and Zibula Attudde with which funds they established a poultry project in their respective groups. The projects are doing well and members are already getting profits from this. Tusubira Savings Group got a loan from the Kampala Community Development Fund (KCDF) and they have started paying back the loan so as to benefit other people in the federation. We have different projects in Makindye such as curry powder making, briquettes, candle making, soap making, beads, shoes, and mushrooms among others.

We have been in the federation for a period of 1 year but we are enjoying the benefits of this and we know there are more good things to come. We would like to see different income generating projects in all groups of Makindye to boost people’s income and we believe one day it will be a reality.
My name is Nakijooba Angela and I am the regional leader of Nakawa Region in the federation. Nakawa Region came into being in 2010 after mobilization from Mr. Balinda and Zainabu of Kampala Central and Makabaiy Jane from Kawempe Region. They came to meet my group, called Kisenyi I, in Kamwokya. The visitors had been informed by other people about our group and they wanted to find out if we would join the federation. After our meeting with them, we decided to join the federation and mobilize other people in our area to do the same.

In 2011, we mobilized Banda area as well as other areas of Nakawa. We now have 33 groups in the federation of Nakawa Region and 7 networks, namely: Kamokya, Bukoto I, Naguru, Kyanja, Kiwamule, Banda and Butabika. We are soon adding Mbuya into our region to make 8 networks. At the moment we are just ensuring all the saving groups there are meeting regularly and have a minimum of 30 people. The region now has 1,340 members.

We profiled Nakawa region in 2011 and this exercise helped us to bring more people into our federation. They would ask us who we are and why we are collecting their information and we would explain and in this way some were interested and decided to join us. We also did an enumeration in Kinawataka which information helped us construct a sanitation unit right next to Gizagiza Market. We are very proud of this project and many now know the federation really works.

I save in Kisenyi I Saving Group and I am saver No.18 on both daily savings and SUUBI. I love the federation and I have seen women are very interested in this as well. I have formed friendships with many in the federation. Those who are there for me in times of need are the federation.

Nakawa Region has projects such as candle making, mushroom growing, basketry making, beads and soap making, sweaters, book binding, goat and poultry projects among others. Our strongest partners are the Nakawa Municipal Council technical officers and the Mayor. They provided land for the Kinawataka sanitation unit and we are hoping to work with them more on other projects. We also work with Local Council leaders, elders and opinion leaders. My group benefited from the NAADS funds, which we used to establish the mushroom project which is thriving at the moment. Kamu Kamu savings group also got free cleaning materials from the French Embassy, which they have been using to clean their community every fortnight.

It's only been 2 years in the federation but we see it working and we know things will keep getting better. We would like to have bigger loans from our SUUBI so that we can do bigger projects to boost our income. The federation of Uganda has a bright future, I know it, and we all know it.
My name is Edward Balinda Ssalongo and I joined the federation on the very day it was started. My daily savings book number is 004 and I have the same number for the SUUBI book. By that time, I was a tenant in Kisenyi III and I can remember I saw people gathering near the landowner’s place. Because I did not know their business there I went about my chores, only to be called upon by Hassan Kiberu to join the small gathering. He told me among the people there was the President of SDI and others from South Africa who had a good message for the people of Kisenyi. We were about 8 people in that meeting and at the end of the meeting we saved UGX 7000 and 1 South African Rand. Members selected me to be the treasurer of the group and Sekene, another old man in the area, to be my assistant. I took this lightly, I admit, and doubted whether this thing was to continue. I went on about my business as a milk seller. The next day, however, I was called for a meeting and we saved more money.

After this, the National Slum Dwellers Federation of Uganda was launched in Nakivubo Blue grounds where many people attended as well as the Ministry of Housing officials. Many people joined the federation this day. After some time, we got a letter from the LC 1, which we presented to the Ministry of Housing who in turn backed it and assisted us to open an account with Housing Finance Bank. The account had three federation members as signatories. Kisenyi III was doing so well in terms of savings and in 2003 we got land to construct the Kisenyi III sanitation unit. I later benefitted from this by getting a house, which I live in today. The beneficiary criteria set by the committee awarded me very high marks as follows: attendance of meetings 75%, participation in construction 60% and on saving money – I had saved UGX 600,000 by that time.

From one single saving group, Kampala Central now has 33 active saving groups and 7 networks. It has 3,087 members saving in the federation. Our major partners are the Kampala Central division officials who have assisted the members in our groups by awarding them with funds for small projects under the Community Driven Development Funds. We also have other NGOs working with our communities such as Shelter Settlements Alternatives and CARE.

We profiled Kampala Central in 2011 and enumerations were also conducted in Kisenyi I, II and III. Mapping was also done in these three areas and is helping us plan for a land sharing housing project. There are many livelihood projects in Kisenyi such as petty trading, poultry keeping, boda boda covers making, tailoring, briquette making, candle making, among others. We are working towards starting up many projects to support communities.

Our main challenge as region is the high expectations of communities. People love seeing progress and projects generating quick money and if these are not there, then
they sometimes start withdrawing their money from the federation. Evictions are also a major problem here because we live very close to the center of the city. Our federation keeps intervening but other measures need to be adopted to ensure people in this area are not pushed out by the rich.

5. Kawempe

My name is Kasalu Ronald. Kawempe region started in 2006 after being mobilized by members of the federation from Kampala Central and staff from ACTogether Uganda. We were asked to meet some visitors at the market where I am a vendor. We met at the Bivamutuyo Market office where the visitors told us about the goodness of saving and how we can liberate ourselves from poverty from our small savings by just saving UGX 100 every day. They also told us that they would source out for funding to give us loans to support our slum upgrading projects. Many of us were very encouraged by this and we started forming groups from that very day. I have been saving from that day till today and I am saver number 39.

About a month or so after the visit, we held elections in which regional leaders were elected and I was selected to lead the region – but by then we used to call it Kawempe network. It was made of 6 groups, namely: Mugowa, Upper Nsooba, East Nsooba, Zibula Attude, Tebuyoleka and Lower Nsooba. Mobilization continued and the members worked to raise the 20% to get loans for houses. The NGO continued supporting us and we formed committees: savings, executive, loaning, auditing, negotiations and construction, which had leaders selected in the previous meeting.

A team of other leaders and I were taken to Kenya for an exchange in Kambi Moto and Toi Market where we found that our friends there – the federation – were doing so well. Their federation was older than ours and they had very good saving schemes. They had even started constructing houses for their members. When I came back, I shared my experience with other members who did very intense mobilization. Our groups East Nsooba and Lower Nsooba networks benefited from Government funds –Community Driven Development Funds – in 2009, which they used to start up projects like tent renting and the candle project. This encouraged other members to join the federation.

From the 6 savings groups, we have grown to 26 savings groups in those 6 years with 2,080 saving and active members. We now have 4 networks. We profiled our region in 2010 and this year we carried out enumerations in Bwaise network where we are going to build a toilet in Kalimali Zone. We partner with several organizations who approached us so as to work with us to develop Kawempe. We also welcome many learning institutions to work with us such as Makerere University, the New School, and NTNU. Our region saves with SUUBI and I am saver No. 004. In 2010, our market vendors group Zibulla Atude got a loan of UGX 5,000,000 from SUUBI for small loans to conduct individual projects. We are soon completing to pay back the loan; we target to finish repayment by next year February.
Kawempe Region has many projects, from mushrooms growing, tailoring, book binding, tent rental, cookery, pottery, petty trading, loaning, poultry, candles among others. We are grateful to the federation for having built us and given us confidence to approach big offices and most especially for making us discover that we can develop ourselves from our small savings. Kawempe Region has helped mobilize other new cities such as Kabale in 2009 and Wakiso in 2011.

As a regional leader and after being in the federation for now 6 years, I know the federation has a lot of potential. For us as a region we seek many projects to boost people’s small earnings. Some projects are doing so well and you just feel that if they had many more projects, really there could be a big change in Kawempe. We would also want projects that employ the youth who are so many in this area so that they stop doing other bad undesirable things.

6. Jinja

My name is Michael Kasede. I am very happy to be giving my account over the last 10 years since I joined the federation. We received visitors from Kampala who included the Housing Ministry personnel, Mr. Jockin from India accompanied by other Indian federation members, and some few Kenyans. I remember when SDI first came to Jinja. There were mixed reactions because people were suspicious of the motives.

We met in Kamuli where the visitors informed us they wanted us to start saving groups in Jinja so that we could acquire a good amount of funds to enable us construct our own houses. Kamuli is a slum and then things were really bad. Everybody was encouraged and we started the saving group with only 12 members. Some exchanges took place to Kenya and South Africa to teach of the SDI process. With time the number increased to 70 members. In 2005, I was invited together with other members of Jinja to participate in the launch of the Kisenyi III sanitation building in Kampala. It was so informative for us.

Soon after, I got a call from Julie Crespin, the former director of ACTogether Uganda. She proposed to meet me to discuss how we could drive this movement in Jinja and help slum dwellers. She wanted to meet and I just directed her. She came by public means and we met in my house at Mpumudde. We laid a way forward and many exchanges were planned to learn from other SDI affiliate countries.

After 2005, the federation really grew as well as the groups. We negotiated for the Kawama land so as to put up houses for the slum dwellers. The NGO helped and financed the surveying process and the federation continued to grow. During the launch of the Kawama Housing Project, Cities Alliance was prominently mentioned.
as an organization working with the Government of Uganda with a program called TSUPU-Transforming Settlements of the Urban Poor in Uganda. Once this program kicked off in 2010, mobilization was done intensively and now Jinja boasts over 4,000 members.

TSUPU program brought in something called the Community Upgrading Fund (CUF). CUF projects have really given credit to the program itself. Different projects have been initiated with community participation. When I say community, I mean the federation. We now have a stone pitched drainage in Rubaga, we have a street lighting project in Masese and in Kawama, toilets in Rippon and Masese, and this makes me just happy.

Personally I am a farmer and I have got projects doing so well due to my saving discipline, which I now have. I give thanks to the federation. I have poultry and piggery projects. I am also involved in making of juices. I have been able to do all this from my savings, getting loans and paying back to the saving group. There have been a few regrets, things am not happy such as when things take so long, when people don’t understand the federation, and when people stop saving because they are discouraged. But I am not discouraged. I feel patience will pay. One thing I don’t doubt is being in the right place.

7. Arua

My name is Amaku Ratib and I am the regional chairperson of Arua Region of the National Slum Dwellers Federation of Uganda. The federation came to this place in 2009. I was a Local Council leader of Kenya Ward of Arua and the municipality mobilized us to attend a meeting where we met Hassan Kiberu and Abas Kiyungi from the federation and Catherine Nimusiima of ACTogether. We listened to the purpose of their mission and other councilors and I picked interest because I felt this was a good idea that could really help Arua. When I went back to Kenya Ward, I started a saving scheme called Jacinto Savings Group. Later many people started joining the federation groups that were started by those who had attended the initial meeting. It kept spreading. In 2010, I was among the delegation that went to Mbarara to start a federation there.

By the end of 2009, we had about 10 groups in Arua but now we speak a different story. We now have 106 very active saving groups. We also have 6 networks and 3,692 members in the federation here. Women are more and most of them have different livelihood projects.

Our strongest partner is the Arua Municipality, which has awarded many saving groups with money from the Community Driven Development Funds. For instance, Kebiri Women and Elders Saving Group in Kenya Ward was given 6 goats and six
sewing machines and they are really progressing. In Tanganyika, Awindri and Mukwano, saving groups have started poultry projects and they are reaping the benefits. There is yet another organization called CRÉME which awarded Amudri Group with UGX10,000,000 to develop themselves. Things are moving very well in Arua.

I smile when I actually acknowledge it’s been only three years. Sometimes I feel like I have been in the federation forever. It is a good place to be. I save three times every day. I save my daily savings in my group. I also save at the regional level. And I save with SUUBI. In the last NEC meeting, national leaders got new saving books to save as well. I am saving every coin – left, right and center and this has greatly improved my life.

Arua region conducted city wide profiles in 2010 and an enumeration in 2011. This is how we got our first project in the region; a water project in Kenya, Tanganyika, Pangisha, Awindri, Bazaar and Mvara wards. Three taps are functioning, the rest are yet to be completed – but will be very soon. We look forward to the future with hopes to progress and have better lives.

8. Mbarara

My name is Nyamwiza Sarah from Mbarara region and I am a saver in the National Slum Dwellers Federation of Uganda. The federation came to Mbarara on the 3rd of March, 2010. Yes, I can actually remember the date very well because that was the day I got my first saver’s book in the federation. We received visitors from Kampala – among them Hassan Kiberu, Medie from ACTogether, Hajat Sifa Ssenjala of Nakawa, and Ratib Amaku from Arua. I was informed that there was going to be a meeting at Complex, a common meeting place here in Mbarara and I thought I should attend. After the talk from the visitors, I decided to join the federation and on that very day leaders of Mbarara were identified to ensure that Mbarara region grows. We were tasked with mobilizing members into the federation. In that meeting, I was chosen to be in the negotiations team in Mbarara region.

I went back to my area and told members of my small group. I belonged and still belong to a group called Abamwe Women’s Group. I told them about the federation and they agreed to join. My savers book number is 001 and the same applies to Suubi. Later I was elected chairperson of Mbarara region. I was invited to Kampala for learning exchanges and I later visited India and learnt of how the federation is strong there, something I really admired. I promised myself to ensure Mbarara grows that strong.

Our groups have increased in number because by the end of 2010 we had about 35 active groups. There are now 65 and going strong. We have 12 networks. We
conducted citywide profiles in 2010 and enumerations last year. These exercises have helped us in identifying what we really need in our slums. We have a project under construction - a sanitation unit in Kizungu settlement. This will improve some of the sanitation challenges we identified. It has also helped mobilize many more people in the federation and we feel the future is bright for the federation.

Our relationship with Mbarara municipality is good and very many groups have managed to get Community Driven Development Funds due to the credibility of being in the federation. The municipal officials such as the Community Development Officer monitor them to ensure the money is well utilized.

In the two years I have been in the federation, I have realized that women are easy to mobilize. They are very active and are the biggest number in Mbarara federation. They attend meetings without fail and they are ones who save more. I would urge them to continue in that spirit because they are in the right place.

9. Mbale

My name is Mutuba Issa. The Mbale Region started in 2010 after a mobilization exercise by members of the federation namely Hassan Kiberu, Katana Goretti and members of the NGO ACTogether Uganda, Waiswa and Medie. We were invited to a meeting at the Northern Division Offices, which I attended. In the meeting, we heard from Kiberu about how the federation is helping communities in other parts of Uganda from Kampala to Arua and we felt it was a good thing to join. When I went back to home, I started telling my community members about the meeting that I had just attended and many were interested.

I personally felt the need to join this movement after hearing its good works elsewhere. I and other members who were in the earlier meeting at the Northern Division continued mobilizing people from Namatala, Nabuyonga, Wanale and Namakwekwe. At that time we relied so much on Kiberu who kept in constant communication with us through the telephone. We formed schemes and later elected the leaders. In those meetings, I was elected the regional secretary, a post I still hold to date.

We formed 4 networks mostly guided by the divisions we have here in Mbale. Groups started growing and we now have 48 savings groups in Mbale but we are expanding every day and many more groups have been mobilized in Budaka and Butaleja. Mbale Region now has about over 10,000 members (including recently mobilized nearby areas of Butaleja and Budaka). We work closely with the Mbale municipality. We were even given an office for the federation in the Mbale Municipal Council offices. We work their side-by-side with the municipal council. We also work with the Red Cross, and sometimes we get students from Islamic University In Uganda who do their internships with us.
All the Mbale settlements have been profiled and enumerated. Some areas have also been mapped but some haven’t. The exercise of enumerations was good and helped us mobilize more people into the federation and get information we need to plan. In some areas we were chased while doing the enumerations with accusations over the stealing of land, but we keep mobilizing people so that they can understand us. Then they want to join the federation.

The enumeration data has helped us while approaching our Mbale Municipal Council for services because now we know our communities so well and we know what lacks. For example, from our enumeration reports we were able to see the need of a toilet in Mission Cell, which is now an ongoing project. We are also thinking of having more sanitation units in Nylon and in Nabuyonga. These projects will have a very positive impact in our communities because things down there are not good.

10. Kabale

My name is Fedie Twinamasiko. I am a regional leader of this region Kabale. In 2010, we received visitors from Kampala. I recall I was told about the meeting by Elijah and Ali, who are residents of this place. He told me some visitors had asked for a meeting at the municipality and that they seemed to have a good program. I got interested and attended the meeting on the scheduled day. Mr Kiberu told us about the success of the federation and what they have been able to achieve. I felt it was a good thing and I went back to my area and started a group by the name of Needy Children Caretakers, because it has always been something I like doing – helping children in helpless situations.

I have been to Tanzania to learn how the federation there works and it was a good experience. It opened my eyes and I knew I wanted Kabale to have such love for the federation and work together. Just like we always sing, ‘Okwegatta Gemaanyi’ [Unity is Strength]. With support from Kampala, we were able to mobilize more and more people in the federation. When I say we, I mean the other people who started saving groups after the Kampala visit and me. Most of them are now regional leaders, like Elijah and Samaki. Sometimes we would have very long telephone conversations with Kampala leaders such as Kassalu who would guide us. We now have 40 savings groups in the region with 3 networks. This is an achievement since we are just babies, only 2 years old! The savers in Kabale are 1,409 and we keep mobilizing every day through our many meetings.

Several groups have been awarded the Community Driven Development Funds, simply because their credibility is guaranteed by being members of the federation. Anthony Saving Group got UGX5,000,000 which they used to purchase sewing machines and other machines which they use to knit sweaters. Kanyakiriro got UGX
5,000,000 with which they started a chair and tent renting business. All these projects are going well.

We conducted city-wide profiles in 2010 and enumerations in 2011. Mapping was also done last year. This exercise has helped us start prioritizing the projects we need in Kabale, such as toilets. We shall be getting a sanitation unit soon in Kabale and I believe this will help to slightly solve this problem of lack of toilets. Our major partner in Kabale region is the municipality, though the partnership still needs to be strengthened. Even when we have challenges, the region is still strong and members are questioning issues they have with the municipality. We are continuously mobilizing municipal leaders, such as councilors, who help us in reaching some of the higher municipal officers. I can tell with this kind of approach, things will definitely change for the better in Kabale. We look forward with high hopes that good things are to come from the federation.

+ 1: Wakiso

My name is Serunkuma Abdu and I am the regional chairperson of Wakiso Region. I joined the federation in 2007 while still a resident of Kawempe Division. I picked interest after mobilization by federation members and ACTogether and formed a group immediately after the mobilization called Kyebando Community saving group, where I remained till 2010. Early 2010, I moved to Wakiso District because I finished constructing my small house and I wanted my family to stop renting.

I continued saving in Kawempe since there was no federation in Wakiso. I felt something needed to be done because I could not afford going to Kawempe whenever there were meetings to be held – the distance and the money involved would mean I would not be saving at all. After consulting with regional leaders of Kawempe Division, I started a saving group in Wakiso called Kikokiro Saving Group, which is located in Wakiso Town Council. We started with about 15 members but we have now spread to cover other areas within Wakiso. We now have 554 daily savers in Wakiso at present and we have got three networks namely Wakiso, Kisimbiri and Mpunga networks.

We are now recognized by the municipality and the Wakiso Town Clerk is very pleased by our works. We work with all the technocrats such as the Community Development Officer who has really helped our groups in acquiring some funds for small projects. We have also mobilized local council members in our saving groups so that they can be involved in our meetings and front our cause. We are even looking into mobilizing the Deputy Mayor of Wakiso municipality. I want him to join Ssala saving group.

Some groups in the federation in Wakiso have been able to start small projects through group savings, such as Masudi Saving Group, which have a confectionary
business and Kikokiro Saving Group, which has a food catering project that is doing very well and the members are looking into starting other projects from the savings. The same group was identified as a high performing group and benefitted from the Community Driven Development funds with which they started a piggery project.

This year in October, Wakiso region started saving in Suubi, the urban poor fund and we are hoping to have big projects soon and to mobilize many more into the federation. Our region is young but we are happy to be members of the federation and we are looking into the future with a lot of hope.
Chapter 3: 10 MEMBER STORIES

As the NSDFU movement evolves and matures, so too do the tens of thousands of members within it. The social transformation the NSDFU pushes is possible in many respects because of these individual transformations. Members in the federation experience a shift in their perception of their communities, their government, and their own ability to affect change. These individual transformations are interwoven with the history of the NSDFU and feed its dynamism. In this chapter, 10 members of the NSDFU share their personal stories as federation members.

1. Edith Samia, Jinja

I joined the federation on the 22nd of September 2008. First of all we had a meeting atMpumudde Division, whereby the Director of ACTogether had invited some technical staff from ACTogether. They started talking of savings and the groups which were saving with the federation. They talked about the groups in Soweto and Kamuli Rd. When we were discussing at the Division we got interested and the Chairman told them to work in the parish he worked in. One was Kimaka Parish. In Kimaka Parish there was a founding group called Kimaka Kwenula. But for us we were in Amber Court so we invited them to come to us.

So me, being a local leader, I had to mobilize the people to come and hear what they were talking about. It was there that we decided to start a savings scheme, which is called BAMU (Bringing Amber Court Members to Unite.) When we started we had 9 people and on that first day we contributed 7,300 shillings. The 9 members were: Samia Edith, Ojala Sam, Masakwa Mohammed, Mbabazi Jolly, Wango Sam, Kalulu Moses, Waira Joan, Batwala Moses, and Nandudu Sarah.

Then we had to select a day to have meetings. We had to invite more members, and we had to open a bank account. We can't keep the money where it is not safe. The NGO continued to sensitize us on the committees to mobilize in the group and they told us to mobilize more members to join the movement. And now, in BAMU, there are more than 300 members. Every day people are joining. Most of our members are women. As we stay in a market, most of the members are women market vendors who save every day. Sometimes we lose members if they move from the market, but otherwise members save daily.

In our group we have all the committees in existence. Because of the group we have many more friends and have a voice. Everywhere we go people say “Okwegatta! Gemaanyi!” Now in Amber Court there are another 3 groups, Mukene, Green Farmers, and Tulwanise Obwavu.
Ever since we started this federation we’ve got so many friends and so many visitors. Our members don’t have trouble with school fees, some have bought land, some have constructed houses, and others have improved their income. We got a loan, which we already repaid, from Suubi for our business (supplying vegetables to Crested Crane Hotel) and we can get funds from outside. We are ready and able to get more contracts of this nature. The municipality is with us. The Division is with us. Because now we have a voice. As we are together and we have a voice.

Again, another thing is we have been exposed to so many different areas in Uganda and outside. Even the leadership of the Jinja region, many of them come from BAMU. Many of our members are also on the NEC. In BAMU our members have come out with a motion to buy their own land. Our savings have enabled us to get loans from outside, so they found a piece of land and are working out how to buy it. We estimate that between 2-4 years we can pay back a loan for that land.

Me, personally, I have managed to pay school fees for my children. I now have so many friends inside and outside of Uganda. And, as I am in charge of Monitoring and Evaluation, I have been able to know and advise others in so many areas. This has helped so many other groups to grow. When we share our reports others learn and are encouraged. Members have really improved in reporting systems. This one has enabled us to assess our inputs and outputs. Now we can track our impact. Membership has grown, members are savings, members have projects. We have our own office and sanitation unit at the region. We are uniting the people of Uganda in many regions through our work. When we talk of savings and coming together with our NGO and leaders we really encourage them. We have so many exchanges where other members come to learn from us and the work we do.

I have also been on the enumeration team. That report has enabled us to come up with many projects: a sanitation unit in Masese, street lighting in Masese, a sanitation unit at Ripon, a stone-pitched drain in Rubaga, street lighting in Mpumudde, and electricity extension to Kawama. It has also helped us to make other proposals which are there. It has also enabled me to partner with our municipality and sit on the Municipal Development Forum executive committee. Here we can encourage even other communities to come up with projects and proposals. Our enumerations have also helped us to fight eviction in Kikaramoja. Through our efforts, we have also managed to move from the municipality to go to the neighboring town councils. We want to preach the gospel of our savings there as they are also facing the same challenges as us.

The challenge we have is to secure land for our upgrading projects. We have worked with our municipal council to secure land for housing and sanitation, but we need to keep working with them. We also need to attract more funds into Suubi (Urban Poor Fund) so that we can achieve more of the projects that came out of the enumeration. Sometimes we have a challenge when politics comes into our communities. We need to find ways of handling this so it doesn’t hurt the federation.

We thank SDI and ACTogether for all the support they have given the federation. My hope for the federation is that it continues being together and fighting for our rights. Owegatta. Gemaanyi!!!
My name is Tindibasa Mary. I joined the federation in February 2010 when a team of federation members came from Kampala. I remember the team was made up of Catherine Nimusilima from ACTogether and Abbas Kiyingi, Nanono Aisha and other people that I cannot remember now. At first we thought that the federation was like other groups that had come to Kabale and took people’s money.

Many of us were very reluctant to join the federation because you know, once beaten twice shy. But when they sensitized us about the fact that they will not take our money but will teach us how to save, get leadership from amongst ourselves, and save our money in our local banks that we all trust, I agreed to give the federation a try and see if it will work for me. I was the first person to mobilize people in our settlement and we started as a team of seven people. The people from the federation who had visited gave us books and taught us how to save, record our money properly, and advised us to have weekly meetings so that we can talk about our money and other issues around our settlement.

We started saving and day after day our money accumulated. We waited to see if these people would turn around and ask us for our savings, but they didn’t. Instead they kept calling to check how we were progressing and if we had any challenges. We were surprised how the small money we saved each day accumulated and from there I took it upon myself to teach other people how to save and sensitize them on the importance of weekly meetings. This is how I joined the federation! Catherine Nimusilima was very instrumental in bringing us together because she was speaking the same language like us.

In my group, Kikungire Unite, members trusted me as their treasurer since I have a disability and I used to spend most of my time around home. This way a member could easily find me for their money. When it came to selecting regional leaders, Kabale people trusted me as their regional treasurer and subsequently I joined the NEC. It was not easy managing regional funds, since I had not done it before, but with the support of other federation leaders as well as the trainings and exchanges that I have had, I have managed to learn a lot of things ranging from record keeping, reconciling accountabilities, and making regional financial reports.

Since I joined the federation, I have learnt a lot of things that I never expected to know at my age. I have got many friends from all over Uganda and beyond. Most of them I have met in the federation. I even travelled to Kenya for the first time for the East African Hub meeting April 2012. This was something I had never dreamt of in my entire life. Personally, with my savings I have managed to start up a business of selling charcoal. I started with one bag but now I bring about 30 bags per week. This has helped me generate income that can sustain my family and stop being a burden.
to my children and other people who used to see me as lame and helpless. This is all because of the federation.

The only challenge I have had in Kabale as a federation leader is that sometimes the municipal leadership can take long to understand and appreciate our efforts. But, we are sure that when we persist, we shall achieve our goals and have all people in the Kabale slums embrace federation rituals of savings and advocacy. I am sure that if we keep together we shall kick out poverty from our communities and country at large. I believe it’s us – Ugandans – who can kick poverty out of our country using our own money through saving the little we have. “Okukwatanisa nigo amani!”

3. Hassan Kiberu, Kampala Central

My name is Hassan Kiberu. It was 9th of December 2002 when we were being called. All community leaders of the surrounding parishes of Kampala were called: Kisenyi II, Kisenyi II, and Kisenyi III. All local leaders were asked to be at the meeting by Kampala City Council. Other visitors from the Ministry of Housing and Land and SDI delegates were there.

In that meeting we were being told we got visitors from outside of the country called SDI. In that delegation we had visitors from India, Kenya, and South Africa. We were being told that community can do their thing without waiting for the Government. Community can organize themselves and community can prioritize their problems through that system of being together.

On that day when they introduced Mr. Jockin he said it was his third time to come to Uganda, but when he asked government how many toilets there were in the area and how many people there are – they didn’t know. He didn’t want to talk too much, but to go on the ground and find out. We community members were divided into three groups and we went to do two things at a go: 1) profiling and 2) numbering (we did it, but unfortunately Kisenyi I and Kisenyi II couldn’t complete because of some problems). Our group managed to complete the task in Kisenyi III and answer all the questions we were asked.

The 12th was the last day before the SDI delegates went back. We gathered at Kiti Zone Nursery and Primary School where we formed a savings group called Kisenyi III savings group. We managed to collect 7,000 shillings from the 7 members who started the savings group. One of the members was me and the others were Abasi Kiyingi, Balinda Edward, Grace Mwebe, Nakitto Jane, Kabuho Kamambo, and Nantale Farida. Also on that last day, Jockin asked us what we want. We told him we are badly in need of sanitation facilities. He urged us that next time he comes back we should get land for a sanitation unit. Within a month we did it. When they came back they found we had the land.
By that time the federation was very small. We had 45 members who we called the federation. We had 15 members from each parish and that is what the federation was. At the same time, Jinja was mobilizing. They mobilized 3 groups: Soweto, Kimaka, and Kamuli Rd. In those three groups that's where we got additional members to form a core team of federation leaders. At that time we were assisted and supported by the Ministry of Lands and Housing. Later we decided we needed to get an NGO to support us and that's how ACTogether came up. As the federation went on it had to expand. In 2007 that's when we added on the Kawempe Region and more in Jinja. By 2008 we had 187 savings groups. By 2009/2010 that's when this TSUPU program came and we mobilized members in 4 new municipalities: Arua, Kabale, Mbarara, and Mbale. We managed to mobilize a lot.

By right now, we have almost 500 savings groups in the country. We have 62 networks. Women are more than men. The total membership is close to 38,000 and about 70 percent of these members are women. And they have done a very good job in all regions in which they are. They have shown the authority as slum dwellers, by initiating their projects to address their prioritized problems. Now with the federation people are much better at addressing their problems. They are much better at starting income generating projects and standing for themselves. They have gone so far at negotiating with local authorities – especially for land.

You know me at first I was a mere person, I had no idea of savings. But savings has made me somebody else in the city of Kampala. I have created so many friends and I know how to solve my own problems without going here and there to cry. I have also tried to improve my business. At first I was just depending on teaching and a local volunteer leader. But after joining the group, I can now run a store in a local market selling wholesale clothes. I have also managed to take my children to better education. All my children are at boarding schools and I can manage to pay their fees through savings. I have tried also to build up other leaders who are at the same level – national leaders – and they are also enjoying themselves in this methodology of savings. All the national leaders have small income generating projects; Katana has urban farming; Sarah has her drug store, Sarah Nambozo has poultry, Semanda has mixed farming, Lubega has a stall selling essential foodstuffs and they have also tried to help themselves in whatever they can do as well has helping others in various regions.

However this job is done voluntary, we do admire it very much. It has put us in the stage whereby we are known by each and every body in the authorities. Not only this country, but outside of the country. Also it has brought high respect to us and we give them high respect. We are not scared of operating without money. We are getting friends in which we can connect various businesses and help our own people.

4. Lubega Edris, Kawempe
My name is Lubega Edriss. I joined the federation in June 2007. For us we already had a group doing savings, but giving it to one person at the weekend. After collecting each week we would give it to one person. Then at the end of the month we would go and assess the performance of those members – as in, what had they done with that money? Then one day the chairperson of our group, Ssengendo Erismus, came and told us about the federation and its norms. It was an idea that we welcomed immediately. He told us that members of another area can even help people in our area. He told us we can help fight eviction, get loans at a lower interest rate, and at the same time even take loans for housing which you repay when in the house. On top of that, he told us that you save daily and with time you can withdraw money as you want without charges on that very money. He also told us that the federation has a network that can check progress on our group and give us advice, which is a system we really loved. Our savings group is called Kyebando. At that time we had 16 members, but when we joined the federation we expanded membership to the Zone-level. We soon reached almost 240 members. Some members who had high expectations of getting a house very quickly were disappointed and withdrew, but most continue to save and work hard for the federation.

So many members of our group have bought so many things because of the savings. Some of the youths who had a problem paying rent are no longer facing eviction by landlords because they can’t pay their rent in time. So many youths because of the monitoring work we do are getting advice and motivation to better manage their finances and businesses. Some of our members now have businesses which they started from their savings. Because of the exchanges, some of the members have learnt new skills from the projects of other federation members.

In my savings group I was an auditor. In this role I used to go through the collectors’ and treasurers’ books and advise them on their systems. Then I was appointed to a position of negotiation facilitator at the regional level so somebody else took my role at the savings group. At the regional level I would help when there were misunderstandings in groups or go to the municipalities to inform them of our systems and how they can be associated with the federation. It was also my role to solve any problems related to the mismanagement of funds and resolution of such situations. In my role I have learned that such issues can be resolved through negotiation by the federation rather than resorting to law enforcement. When we use negotiation the parties to the dispute can remain friends and establish systems that can stop such a problem to occur again. When we use law enforcement the parties become enemies because one has to lose.

When I was at the region, because of my working spirit – hard-working and willing to listen to advice – my region unanimously proposed my name at the region to sit on the board of the Kampala Community Development Fund (KCDF) – an urban poor fund established by SDI, ACTogether, Ministry of Lands, Housing and Urban Development and the federation. Due to the exchanges we had before the KCDF was launched, many members of the other Kampala regions knew me. So, when they elected the board, the board elected me as the chairperson because they all had trust in me. As the chairperson I have to monitor the systems and see how best they are moving. I have to convene meetings to discuss the fund itself. At the same time, I have to look for all possible ways for other parties to invest in our fund.

When we started giving out the funds of KCDF, it really boosted the savings culture in these groups. Because, if you want to access funds we have to see that you are saving and that you are following federation rituals, that the group is meeting and has projects and how they are being managed. Many savings groups revised their ways
and systems and are working well so that they can access loans from this fund. Those that have already received, their projects are already moving so well. Even the CDOs have taken the initiative to go and see the projects and see how they are successful. The projects are small livelihood projects such as: poultry, tents and chair renting, catering, and brick-laying projects.

My hope for the future of the federation is to see a very strong federation that the government believes in and entrusts even with public funds. Also the federation should be included in the national budget because they have a clear system. We know that the federation is the community and if the community is part of the project they will love the project and maintain it unlike the government projects. Many government projects are put into the community without consultation and in the end the government loses money and the community doesn’t gain anything. We have seen that because of the bureaucracy of government the price of projects is really hiked, but when federation participates at all levels of the project the costs can be reduced.

5. Katana Goretti, Nakawa

My name is Katana Goretti. SDI president, Jockin Arputham, calls me, “Talkative Mama.” I am the national treasurer of the National Slum Dwellers Federation of Uganda (NSDFU). Mr. Jockin is good because he really wants to hear the voices of women. He always tells me, “You talkative woman, you go and look for things you can do. You do things on the ground” … He is always saying women put things in the right way, They see that things are done.

When the federation explained their methodology to me I agreed to try it in my area of Nakawa. I organized a meeting of 13 women and asked the professionals from ACTogether to come. We told these women about savings on the 21st of July, 2007. Cathy came with the savings books and we started saving. Then we started getting visitors from SDI, like Rose Molokoane and other groups started coming to our group to learn about the federation.

There is one mess that really convinced us to join the federation. In 2008 we had a serious eviction threat. It was claimed that all our land had been bought. When they came we had no information. We consulted ACTogether and they advised us to form a committee to follow up on these issues. We formed a committee and gave each person a responsibility to get information. I was one of the people who had to go to the Ministry of Lands to ask for the title for the land so we could see who really owned it. We asked for the title and we found out who the rightful owners were. It was not the person that was threatening to evict us even though they had even come with graders! We met the RC [Regional Councilor] and we informed the community and they were aware. When the land grabbers came the community was so mad –
the police had to stop them from killing the land grabbers. We saved the major part of the land. We saw that working together could be very important.

This event was a victory for the movement and for me it showed me the value of being part of a federation. It was more than just savings. I also began to learn more about the other SDI rituals to see how these could make a difference in the lives of people in my community. In 2008 – around August – we started settlement profiling. We visited Jinja and did profiling. I was in Kimaka settlement. I was not one of the leaders by that time, but because of my hard work I was selected to be part of the profiling team. We completed the whole of Jinja. Working as part of the profiling teams gave me more understanding of federation. I interacted with members from other SDI countries to conduct the profiling and learned about the lives of slum dwellers in other parts of the country. I got selected as a key mobilizer for the federation and was selected to be part of the team that went to mobilize 5 new municipalities into the Federation in 2009.

In 2009, the TSUPU [Transforming Settlement of the Urban Poor in Uganda] program began and we conducted a massive mobilization effort in Jinja, Arua, Mbale, Mbarara, and Kabale. I went to all of them. Kabale was the most difficult. When we went to one cell, they chased us and wanted to beat us. They thought we were an organization that had come before and taken all the people’s savings. They were calling us thieves. But we kept coming back and talking to local leaders and eventually they came on board. A team that went to Mbale had also failed. But, we came again with Celine and a new team and we organized to meet the Community Development Officer. We then managed to mobilize them. When we went to Arua it wasn’t difficult to mobilize them. We found them already saving in their boxes and giving three people a key. We shared the SDI methodology and how it could help them improve their savings and more. In Mbarara they thought we were going to give them money, but they came to understand and even the mayor started saving.

I started to become a leader. Hassan Kiberu taught me a lot. He taught me to remain calm and keep quiet. He told me, ‘You are a leader. You have to be an example, not bickering here and there.’ I learned it takes no matter to stay calm. You don’t lose anything. I learned to listen and I learned to respect the views of those who disagree with me. I leaned the responsibility I have as a leader, both as a community and society. As a leader I have to see what benefits others and not to think of me. I can think of what will benefit the majority. What do the majority think of me? When we work as a team we can get many things. We can’t sit back and say ‘I’m poor I can’t do anything.’ No. You have to start small and you get big.

I was inspired by other women in the Ugandan federation and in the SDI network. I saw these strong community women leaders speaking and I thought I can also be a leader. I saw Rose Molokoane talking about traveling all over the world as a leader and I thought, yes I can do that. I realized from these women that to be an effective leader you can’t just talk. You must work hard. I’m hardworking. Me I do every job. I got that spirit from my mother. Through the small I have, I have done something. I am proud. Today I sit together with my husband and we together send the kids to school. Since I work so hard I get very tired. When I can’t do any work at home my husband helps and if I have to travel to Arua he takes full responsibly for the children. This never happened before I was in the federation. Before, we were parallel. Now we work together. He has also changed you see. He now says ‘if we assist women they can also assist us.’ With the federation women we are thinking big – we want businesses, we are also planning, we can buy a piece of land, we can acquire a loan, we can become a society and do things for ourselves. We do not have to wait for begging.
My advice for leaders in the federation is to work as a team and love your federation. We are doing this out of love. If you don’t love what you do you would stop. You reach home and you are so tired you don’t eat supper. You make the federation part of you. That is when you mobilize even your husband. When you make something part of you everyone around you, everyone can understand. That way I can’t say it is a burden because it is part of me. I have to do it because it is part of me.

Today, whenever Jockin visits Uganda he asks me, ‘Are you still talking mama or are you doing something?’ I say to him, ‘Mr. Jockin, there is no time for talking. It is time for action.’

6. Amina Nakanyike, Makindye

I joined the federation in August 2011. A group from Makindye came to talk to us about savings. They said that even if we have 100UGX we can save and we can fulfill our dreams. That same day we started a savings group with 8 people – two of them are men and the rest are women.

Our group focuses on savings, fulfilling our necessities, and getting better houses. We want to improve our slum area with toilets and drainages and other facilities. As our numbers have increased we have formed committees with different responsibilities. For me, I am the collector in the group. Every day I move from house to house and collect savings.

When we save daily it accumulates. We used to always see that kids are sent from the school because they don’t have fees. But now when the mother checks her savings book she is able to find she has money. The problem can be solved. We now have 22 members in our group. Our group is called Musoke [rainbow] Savings group. Our group meets every Sunday. At our meetings we talk about what we have been doing, and what we want to do in the future. We talk about our money and how to manage our group. Every Sunday that we meet we collect SUUBI.

In Musoke our biggest challenge is our drainage. When it rains people release their sewerage systems and it overflows in the area. Some of the toilets in the area are also already full so when it rains they overflow and cause a lot of sickness. Especially for the children who play in the drainages.

I want to tell you I have got many friends from the federation. As per now I can save and fulfill my basic needs. I have sensitized even my husband to be a member. Through savings with my husband, we have managed to buy things we need for our home. I never attended school, but through the federation I have acquired different skills. I can now speak in public and travel in different areas. As a mother I have managed to contribute to my children’s school fees. My husband is so proud of me.
My story is that I joined the Federation in 2011 on March 4th. We had a team as Mbale which came to mobilize us. Before reaching the community they first went to the municipality. The municipality summoned all municipal technical and political leaders and all the divisions. They gathered a meeting and the information was shared. Then a team came from Kampala to Nabuyonga Ward, Northern Division. The team from Kampala was Hassan Kiberu, Katana Goretti, Waiswa Kakaire, and Medie Lutwama. I was among the first members to be mobilized on that very day.

We were sensitized. Chairman told us to come up with two members to hold the group. Our group had 30 members at that time. I was elected as a collector for the group and the treasurer was elected – Hadija. From there we continued our savings and our meetings. We discussed issues of the community. From there we had to move to other settlements to spread the thing. We mobilized many other groups. After mobilizing those groups we had another very big meeting at the municipal council and the team from Kampala came back. At this meeting we had to select the regional leaders.

After that we had to sensitize more people to come on board. People's lives really started to change because before that they did not have any savings culture in their communities. In our savings groups we started many committees. We started a H&H (Health and Hygiene) committee and members started working to improve the health of people in our communities. At that time we used to have so many visitors coming to see us. University students came from America to learn from us and we learned from them. As community we had to make exchanges, whereby we would learn from other communities. We never had this idea before, but now we can exchange ideas with others and we can change our behaviors.

As for me, I have really really gained from the system. First of all, I have acquired a lot of knowledge. For example I had an exchange. I didn't know that I, as a community person, could learn and then teach others. As I talk, I am an engineer from the community! I didn't expect to have that idea. I went to Tanzania in 2011 on an exchange on July 12th. The exchange was for 2 weeks. We met with the National Housing from Tanzania. We found our friends from Arusha, Dodoma, and Dar es Salaam [federation members]. For communities we believe that we learn by doing, practically. We learned how to make tiles, interlocking bricks, and building. I myself had a chance to learn all those things and then we showed the housing officials what we had learned. I was selected to do the demonstration in front of the officials. I was very much pleased that what I have learned I have put it practice and done it successfully.

When we came back we had to bring the idea back to our country. We had to call for a meeting and explain to our people and then we went to Jinja to teach practically.
As I talk now we are using interlocking bricks now on our own housing project. The technology is very very good and now it is working for us and we hope it will help us in all the regions. We have a task to take people to each region and train them practically.

At the savings scheme I started as a collector. At the region I became a facilitator for enumeration and profiling. At the regional level we had a city-wide enumeration and I lead the process. We did that very well because we had sensitized the community very well. We saw that the data we gathered would help us as the community and also the authorities. The census the government carries does not cover all the things we need to cover. For example, the land tenure information is a very useful thing. We managed to collect all the data and after collecting we had to verify it in the community and then enter it into the computer ourselves and now we can update it.

As a community we had to know our data so we could fight for the issues important to us and we can plan with the information. In federation we say that “Information is Power.” We have to have that information on our fingertips so we can lobby and advocate for our services. We had to come up with a concrete report of our data, which can assist all of us – communities and municipalities – to assist us in planning and budgeting. We came up with the report and we asked the municipality to authorize it and say it is correct and that it will be used. From there council accepted and we have been working together to use the information. Council started recognizing the community as a key stakeholder in planning systems.

In collecting all this data we all had to do mapping which shows structures on the ground. We also did numbering of all structures. When you come to our office now you can come and get information on a person and his house number and it is an address system. After doing that all we came to know our challenges as a community and we began to negotiate better. Now we make proposals for our own projects and we take then to the Municipal Forum. We have a Community Upgrading Fund (CUF) at the municipality so then the proposals can go to the CUF Board for approval.

For me as a federation member I have to see that this process goes on to benefit more people. As I see, the federation has come to stay. For me, I am not working for just me but for my kids and even my grand grand kids. I have to treat the thing carefully and teach others so that when I am not there people can teach for me. I have to make sure that from where I come from, where the slums are, people have to know the benefits of this process. They have to know that it can assist the poor of the poorest so they can benefit and achieve what they want.

8. Joseph Sserunjogi, Jinja _______________________________________

I joined the federation in 2006. I live in Walukuba Masese Division of Jinja Municipality. I joined the Kiguddewani Savings Group. When we formed the group
we decided it would be a self-help group, which would help members in times of need and also offer loans. I decided to join the federation after a visit from a team of federation members from Jinja region. They asked us if we had every heard about slum dwellers. We told them we had heard, but didn’t understand. But when they explained, we picked interest and joined.

After they explained to us the work of the federation they tasked us with mobilizing others in the area. We mobilized about 10 groups in our area. As we mobilized other groups it made our group stronger. We taught others that we are not coming to give you money, but to mobilize you to save and to organize yourselves.

In my savings group I am the chairperson of the negotiation committee. This means that when we need to buy things, I can help to negotiate the price and also when we need to negotiate with council I can spearhead this process. At the region I am also on the negotiation committee. We work very closely with Jinja Municipal Council and the negotiation team is very active. When it comes to TSUPU [Transforming Settlements of the Urban Poor in Uganda], I am on the CUF [Community Upgrading Fund] advisory board. I have also been charged with assisting groups to write proposals for the CUF.

I think that being a federation member has improved my life from 30% to 85% through knowledge, friends, activities, and togetherness. I have learned how to solve problems with my community. And, mostly, I have learned how to save. Even if you have 100 shillings, you can save your little money.

My community has also learned to solve problems for itself. They can launch their own self help projects and the savings culture has changed. The community used not to save. They didn’t know they could save. They thought they had too little money. But, they learned that by saving even a little each day they can have a significant amount by the end of the week. Also, the health and hygiene of the community has really changed. They now take much better care of their environment and personal health.

Since I joined the federation I have seen that our community is learning that the council has a responsibility to work with the people. We can now tell our municipal council that even though we live in the slums, you should work with us to uplift the conditions and plan the settlements properly in partnership with us. In fact, the community now appreciates that it was the federation that gave them the knowledge that they have a right to stay in the city and that council should not evict them, but work with them to improve living conditions.

I would like to appeal to the government to give the federation more assistance rather than relying on donors all the time. Relying on donors only will not be sustainable because the donors can move on. If the community is being responsible, and the donors are being responsible, then the government needs also to be responsible and assist the work of communities towards slum upgrading. To me I think that the program should expand all over the country. To do this, we need the government to extend greater support.
I joined the federation in 2009. My savings scheme is called Asimzu Saving Group, Kenya Network, Arua Region. I joined federation because I feel it is good to stay with my friends and learn other things and develop. The savings has really helped me. Before I joined this federation I just used whatever little I have. But now I can save for tomorrow. Since I joined this federation I can do shopping for my children out of my savings. I can even pay a term’s fees. This one has helped me to change at home. I don’t have to wait for my husband. I can buy the things I need for myself and my five children and three dependents.

I am now a community leader in my Division. Whereby as now, the federation has exposed me to the municipality. Most of the activities come via me. When I get information I mobilize the organized groups and I do my activities collectively. Activities like, sanitation – whereby we move from home to home sensitizing.

This idea savings has also helped with the idea of loaning. People were scared to take loans from big banks. But now loaning is easy. Savings has helped us to budget better for our families and has created unity amongst the community. You can see now they love each other and they discuss issues freely and implement the solutions and resolutions together.

With this idea, other sub-counties are asking us to come to their areas and mobilize other women on savings. Through federation we have exchanges to other areas and learn about other things. Especially on income generating activities. In Kampala, for example, we learned about poultry projects and then we took the ideas back to Arua. We also learned tailoring in Jinja and now we have groups doing tailoring – a women’s group and an elderly group.

For me the biggest things I have learned in the federation are leadership skills, unity, love, and togetherness so we develop.

10. Philip Muzoora, Mbarara
I joined the federation in Feb 2010. People from ACTogether and federation leaders from Kampala came to Mbarara. They came to my cell, Rutti Kateera Cell. We met at the chairperson’s place and we were sensitized there about the federation and then we went to the municipal council to meet the local leaders and the municipal leadership. We learned more about federation. The next day we were invited to a certain conference hall and in that meeting we identified leaders for the Mbarara Region. In that meeting I was identified as Health and Hygiene coordinator for the region. I put my name in for that role because I wanted to help to uplift the health and hygiene of the community.

After we were sensitized in the cell we were advised to start savings groups. I myself, I started a group. We people who knew about savings formed our own group; Rutti Savings and Credit group. I was the founder and chairperson. When we started we had about 50 members because it was the only group at that time. But some moved to start their own group – we stayed with 30.

Within my area we became an example and others got the courage and they started savings. We ended up with about 10 groups in our area. Since the federation started people have taken on the savings culture. The savers opened accounts in their groups and whenever they get problems they can see the treasurer and get that money to help children stay in school and also when they need essential foodstuffs.

By the time I started in the federation I thought it was such an important initiative. My ability to save increased. I paid half of my school fees. I started a piggery with 3 pigs, and now I have 33! Then I started a poultry project for broilers. I now have 100 birds! I have also been opened to the outside world. I know people from all over Uganda. I have more friends. And I have even had a chance of flying outside of Uganda. I have been to Kenya for an exchange. I used to be so shy. But now I have courage and can speak in front of the community.

When I went to Kenya it was a challenge because it was my first time. People from my area were so surprised that I was leaving. I didn’t get any challenge. The people who came were very nice and I met so many members from other countries and I got even more knowledge about how to upgrade informal areas. I found out what people in other countries are doing. What they can do in Kenya we can do in Uganda.

I used to fear entering government offices. But now, now I have crossed a bridge to talk to them and partner with them. Now I can go to the Mayor and the Town Clerk. We used to say we couldn’t talk to those people.

My hopes as Philip in the federation are to continue savings and look for a job. We want to create more jobs for federation members. We would like to go further. I learned more about the spirit of sacrifice and volunteerism in the federation. And I learned about hard work. For the federation, I think we will need to target the youth more. The future generation needs to be sensitized more about savings.
Chapter 4: 10 SAVINGS GROUPS

The National Slum Dwellers Federation of Uganda is comprised of 477 savings groups. These groups are the building blocks of the federation. The groups have membership ranging from 15 to over 250 members. Savings are used to bring people together, to build their capacity to act as a collective, and to build organizational capacity and trust. Thus, the function of savings in the NSDFU is not simply to build financial capacity. Savings are not an end in and of themselves, but a tool for mobilizing an urban poor movement with the capacity to leverage both their financial and social capital for the upgrading of slums. When savings groups begin they will often focus solely on livelihood issues, but with time and greater exposure to federation rituals such as enumeration and exchange, communities begin to formulate an urban agenda that looks beyond group members and toward transforming the settlements in which they live. In the NSDFU members save daily in order to maximize their savings and the contact they have with one another. Each group has a collector, treasurer, and an auditor to manage savings. In addition, groups have committees that focus on health and hygiene, enumeration, construction, loaning, and others as demanded. These committees are replicated at the network, regional, and national level in order to formulate and implement the NSDFU agenda. In this chapter 10 members will tell you about their savings groups.

1. Nalwewuba Twegatte Savings Group, Kawempe

My name is Byaruhanga Simon. I am the vice chairperson of my group. I joined the federation on the very first day when the group was formed. I remember the day very well it was on 16th April 2010 when we were mobilized and taught about saving. We then formed our group and called it Nalwewuba Twegatte group because of our location in Nalwewuba Zone. Nalwewuba herself, who has been the LC1 chairperson of the zone since 1986 and after whom the zone was named, gave us space for our weekly meetings.

We later registered as a CBO with Kawempe Municipality and were given a certificate. I joined the saving group because the mobilisers from the National Slum Dwellers Federation showed us that no matter how little your income – as little as UGX100, you can save and have something great. They came with truth and good development ideas.

The saving group has been focusing on income generating projects for the members. We have a candle project, chicken project, and tent and chair rentals. We were among the first five groups able to acquire funds from the Kampala Community Development Funds (KCDF), which we used to start the tent and chairs project for events. One of our biggest achievements has been the good loaning system we have maintained in our group. As an individual, I can now save for myself. I even learnt how to deal with people in my community.
In future, we would like to see change in our community, good houses, toilets and ability to do our own business. We would also like to have a community that is unified and can work together. We want the group to be the light that shines for everyone else.

2. Kamu Kamu Savings Group, Nakawa

My name is Hajat Siifa Senjala and I am a collector in my group. I am saver No.3 out of 234 savers. I joined the federation in 2009. My saving group is called Kamu Kamu saving group, which means one by one from the saying “one by one makes a bundle.” The group joined the federation on 15th June 2009 after being taught about the good in daily saving by members from Kampala Central who had been in the federation for some time. We already had our group called Muno Mukabi, which was a community circle group helping members in time of need.

Kamu Kamu saving group has been very active in the community through community policing and in the municipality the group opened doors for the community to benefit goats from NAADS projects. My group has focused on developing members as individuals in the community. As a group our biggest achievement has been having successful projects and creating employment. As members we have learnt how to generate income through small projects like making candles, paper bags, liquid soap, mushrooms growing, and goat keeping. Through our impact, our community is given first priority from the municipality.

Since I started saving, I have been able to change my home and now I even have electricity in my house. The group has helped me build my confidence; I can speak among people without fear. Looking at how we started and where we have reached, we are confident that the future is bright. As a group, we hope that we will be able to help some of our members acquire better housing and secure tenure. We would also like to see the federation having a central market for all the products produced by the federation groups.

3. Akwata’empola Lubya Women’s Group, Rubaga
My name is Kemigisa Annet. I joined the federation in 2008. My saving group is called Akwat’empola Lubya Women’s Group and I am the chairperson of the group. The group was founded in 2007 as a projects-based group with no savings for the members. We joined the federation because we thought the idea of saving was good. When Mr. Kaddu was teaching us, I realized that I had been spending too much unknowingly on small things like mandazi and yet I could save and get more.

As a group we are focused on expanding our projects. We have goats and a piggery, which have boosted our income as individual members of the group. Our greatest achievement as a group has been the ability to impart both saving and farming skills in our members. Many of our members didn't know that it was possible to save the little they have and be able to do big things like even pay their child’s school fees.

As an individual the federation has boosted my confidence to speak in public without fear and to freely express myself. It has also taught me how to be a good leader. Saving helped me pay my children’s school fees. In the future I hope that I can be able to start my own business in shoes and Bitenge, but also as a group we would like to see our projects expand to projects like tents and chairs and chicken projects.

4. Akwata Empola Savings Group, Makindye ____________________________

My name is Najjuko Diana. I am a collector in my group; Akwata Empola Savings Group and I am and saver No. 9. I joined the federation in 2009 when my saving group was formed. I am also the leader of my network – Kibuye 1 network, which is composed of 7 saving schemes.

I joined the federation because I learnt that I could save my little daily income which I couldn’t take to the bank before. We decided to form the group as a means of getting out of poverty, making friends within our community and improving our lives.

Our biggest achievement as a group in the federation is the opportunity to discuss with fellow community members from other places on developmental issues for the future. We have also partnered with other groups like CIDI and Kampala Capital City Authority to clean our area in Kibuye 1 every Saturday.

As an individual, I used to be very timid because I was not privileged to go to school so I used to fear speaking English. But now I can talk freely in my local language and English. In the future I hope that I will be able to become a youth counselor in my area because I have made many friends in my area. Also as a network, I would like my groups to have more income generating projects.
My name is Kyewa Elizabeth and I save in Zesui Slum Dwellers saving group here in Wanale Division. I joined the federation in 2010 when a counselor Alice Nawooya, a regional leader in Mbale from Wanale, came to tell us about the federation. I have been in the federation for the past two years but in those two years I have so much to say about the federation.

I have been getting small loans from our saving group of between UGX100,000 to 300,000 and from these loans I have been able to put up a goat project and a poultry project – which includes chickens and turkeys. I also practice farming which is some kind of passion for me. I enjoy seeing land thrive and bringing in good produce. I grow vegetables and some root plants like cassava, sweet potatoes and coffee on small scale to feed my family.

Water is a problem during the dry season and for this reason, I harvest rain water. I constructed a tank from my small savings which more or less guarantees having water all year round. I have also been involved in bio-gas production for the last 12 or so months. I was lucky to be identified by some scouts from Heifer International who were conducting a study on how bio-gas can benefit homes in my area. They asked whether I had some cows and luckily enough I had two cows by then from my small savings. They later came and helped me put up a bio-gas plant in my home and taught me how to operate the whole system and from then waste from my animals became a resource. After the production of the gas, the remains could still be used for my small farm as manure and which made my farm thrive.

The project was moving so well and members of my group would come for training with the hope of saving enough and establishing a similar plant in their homes. Unfortunately, a disease struck and my cows died suddenly and with this the bio-gas production came to stop for now. My group is looking into buying cows to revive the project. A cow in Mbale costs UGX1,200,000 at the moment and we are saving towards this.

I am grateful to the federation because apart from our savings, our group is a meeting of friends, we check on each other and give each other moral support. We recently benefited from the Community Driven Development funds from our division and what gave us credibility was the fact that we were in a registered group and thus could easily be traced. From the Community Driven Development (CDD) funds, we bought goats, which we distributed amongst ourselves. Members have come here to my house for training on how to construct the goat sheds, which are constructed in such a way that they are raised from the ground to facilitate the collection of waste.
I inter-breed my goats (local with exotic ones) in an effort to create stronger, more productive and resilient breeds and this is yet another thing that I teach my fellow federation members and they have reported their goats are doing very well from this.

I enjoy hearing stories of success from my fellow members who consult me many times. Our friendship and cooperation and that feeling of togetherness to develop ourselves makes me happy and I feel contented knowing if we continue doing this we shall fight poverty and liberate ourselves from suffering.

6. Danida Savings Group, Jinja

My name is Kakaire Jane. I am the chairperson of my group, Danida Market Savings Group and saver No.2. We are 87 members in total. Of these we have 60 women and 27 men. I joined the federation in January 2010, but the group was founded in December 2009.

I joined the savings group because we decided to start our group with the hope of getting better houses, and managing our funds well. Before my group joined the federation, we had tried savings but we had failed teaching our fellow people in other communities and also managing our funds was a problem. My savings group focuses on reducing poverty among women by encouraging self-sustainability and reducing school drop-outs among girls. We want to be able to take care of our children through our income generating projects and through our savings. The women in my group have learnt a lot of handcraft skills that they never had before. We have also learnt how to save our money and not rely on men all the time. We are one of the few groups of the federation who have a choir through which we use to spread our message.

As an individual the group has helped me improve my leadership skills. I have learnt to control my emotions in my leadership of the group and the community. Access to cheap loans has helped improve my business. In the future I hope that I our group will have expanded and we will have started an events project with tents, chairs and better musical instruments for our choir.

7. Umoja Savings Group, Arua
My name is Safia Ajio, I am saver No. 02 and in SUUBI I am saver number 14. I joined the federation on the 21st of April, 2010. My group is called Umoja Saving Group. In my group I am a collector and secretary, because most members are illiterate they decided to give me these two roles.

I joined the saving group because these days, if you’re not in a saving group it is difficult to have anything. I even enrolled my 5 children in the savings group and I am able to save for them their school fees.

The saving group has given us a chance to come together and share our problems and get new skills. We loan each other and instead of going to finance institutions. We have our own funds to loan each other and return in a month’s time with small interest.

Our biggest achievement so far is the water project that we got in our community. This has helped our community get clean water and even earn more money for our saving group. We hope that in future we can be able to improve our lives out of poverty and also build better houses.

8. Kanyakiriro Tukole Savings Group, Kabale ____________________________

My name is Nkasibwe Gilbert. I am the treasurer in my group and saver number 007. I joined the federation in 2010 when my group was formed. My saving group is called Kanyakiriro Tukole saving group. I joined the saving group because I needed to learn how to save. I never had a saving culture and yet at times things happen when one is not prepared. I wanted to have a group so that in times of need I would have somewhere to run to.

As a group our focus has been on bringing our village together with one voice and a united effort to get things done. We know if we stand as one community, we can easily get assistance and recognition from anywhere. One of our biggest achievements is when we got CDD [Community Driven Development Funds] worth 5 million shillings after members had saved up to 2.5 million shillings for a tents and chairs project. The CDD fund was a great boost to the project and we bought 200 more chairs and a tent. As we speak now, the project has already recovered members’ savings and more 40 chairs have been purchased and added to the project!

Another achievement we have made is in the members respect for their savings. Unlike before when members would only save for big celebrations like Christmas and Easter, members now save for issues like school fees, land and housing. Now even when holidays come, people no longer do withdrawals. Having a place to run to in case of a problem has changed my life a lot. I know nothing can fail now.
In future, we would like to see every one of our members with an improved life, with the ability to buy a plot of land.

9. Kitebero Savings Group, Mbarara

My name is Sumaiya Musiimenta, I am a saver in Kitebero Model Savings Group. My group was formed in 2009, but joined the National Slum Dwellers Federation of Uganda in January 2011. I am the secretary of my savings group. I joined the savings group because this is a place where I could save my money and easily get loans and also learn income-generating skills.

In my saving group, our main focus has been on helping ourselves as members and increasing our income and improving our lives through affordable loans and our projects. We have chairs that are hired for functions and candles that we make and sell. We have 33 members, 20 of us are women and 13 of us are men.

Our biggest achievement is getting a loaning program started. From our savings, we are able to give loans from 100,000 shillings up to 500,000 shillings to a member of the group. The profits of the loans are shared at the end of the year among all members so every member is able to have more money in their savings book. The system has really worked well in the group and members are encouraged to save.

I have seen a lot of change in my life. I am no longer who I was before I joined the federation. I have got many friends now, my life has improved and I am not a tenant anymore! Through the small loans from the group, I was able to supplement my family income and we built our own house where we now live. In future it would be good if every member of the group could have their lives improve according to their individual needs. This is what I hope for.

10. KASEHESA Savings Group, Kampala Central
My name is Kakinda Robert. I am the chairperson of my group, KASEHESA, which stands for Kagugube Self Help Saving Association. I joined the federation in October 2010 after we had visited Kisenyi III saving group.

We invited the Kisenyi III members to our settlement in Kagugube to teach us how we could also start savings in our community. When they came, they asked us why we always admire working in developed countries when if 200 people could save 200 shillings in a day 40,000 shillings would be saved and in a month 1.2 million shillings. This is enough to start a business and more.

This opened our eyes to appreciate value of the little we had. Previously if someone asked me for 200 shillings I would give them 500 shillings because I thought, “What can 200 shillings do anyway?”

My saving group is now focusing on mobilizing more community members to adopt the saving culture. The biggest number of members are women and they have concentrated on doing jewelry from paper and glass beads. Our biggest achievement for us as a group has been introducing savings as a habit in the hearts of our community in Kagugube. Now you can hear people talk about saving in the group, unlike before when everyone was on their own.

As a person from the federation I have acquired skills in mapping, house modeling, profiling, and enumerations that I previously had no knowledge of. I have also become known through the many connections in the federation. In future as a group we want to have a community project that will leave a mark of change in our parish. I think something like a market and a washing bay that would provide employment opportunities for the community and also draw them to join the slum dwellers federation.
Chapter 5: 10 SLUM UPGRAADING PROJECTS

Over the past decade the NSDFU has used savings to bring Ugandan slum dwellers together and build their capacity to act as a collective. Through exchanges with other SDI federations the NSDFU learned to conduct enumerations – community driven household surveys – and mapping in order to understand the needs of their settlements and equip themselves with the information required to plan and negotiate with local authorities in a meaningful way. Governance systems in the NSDFU have evolved so that city and national urban agendas can be set that are rooted in the aspirations of the member savings groups. These agendas then serve to guide project frameworks. The slum upgrading projects undertaken by NSDFU aim to set precedents: precedents for truly community-driven urban upgrading; for new models of partnership with government; and for creative financing that combine community savings, municipal government contribution, and Urban Poor Funds. In this chapter, 10 members will introduce you to 10 NSDFU slum-upgrading projects.

1. Rubaga Sanitation Unit, Jinja

My name is Katooro Elly. I am the General Secretary on the Jinja Region and storekeeper on the Project Management Committee of the Rubaga Sanitation project. The Rubaga Sanitation project was founded in 2011 because there wasn’t any toilet in our area and the market was littered all over. We discussed as the community and the community came up with the idea. We decided to initiate the project. We proceeded to contact the council for land. Council provided the land that at the time was occupied by a filthy pit latrine, which was not being used because of the situation it was in. From there we went on to solicit for funds. We got a promise from SDI that once we got our 20% as community and the contribution of land from the municipality they would provide a loan through the urban poor fund. After that we started physical construction. First we broke down the old pit latrine and then we started construction of the new sanitation.

First we constructed the ground floor, which houses the toilets and bathrooms. There are stances for ladies and men, showers for men and ladies and disabled facilities. Then there is a urinal for men. After that one we proceeded to construct a community hall up for 100 people. This hall houses our regional office for the federation. The whole construction took 47,750,000 UGX. The ground floor took 43 days to complete and the upper floor took 17 days to complete. The construction was done by federation members with support from local contractors and supervised by the council engineer and NGO engineer.

As per now the management is being done by the federation where a Project Management Committee for management was selected. The federation members
are managing the facility themselves. We are working together with the community in the market to come up with a proper management solution for the facility. We have already issued cards, which the users can use to pay per month. With this card they ease their burden of paying each visit. With a card, a family of four people is provided with one card which can be used for the whole month and the members of the family can come as many times as they want in a month. The monthly subscription is 6,000 UGX.

2. Kinawataka Sanitation Unit, Nakawa

My name is Nakitende Teopista. I joined the federation on March 27th 2012. I was inspired to join after a visit from women from the federation in Kampala. They told us about their savings groups and the loans they could give their members. They told us that if we joined the federation we would be part of a very big network which would support us. I was so inspired to learn that we would meet others from other countries and be part of their network. The visitors told us that our savings books would show that we were part of the international movement.

We formed a savings group called Mbuya Savings and Welfare. The group has 40 members. Most of us are women. This year we completed a very important project – a sanitation unit. I am the caretaker of the sanitation unit. I decided to become the caretaker because there were so many challenges and I knew I could help.

There are many hotels [small shack restaurants] around the sanitation unit and they were worried about the smell of the sanitation unit. I told them that it would not smell if it is maintained properly. Now they have seen that is true. Now you see people are eating their food right beside the unit. There is no smell at all. I have to be very vigilant to keep the unit clean because there is a lot of mud and dirt around and the unit has white tiles.

I am now a teacher. People in the area had not used flush toilets before and I show them how to use it. I am volunteering as caretaker until the project starts to pick up. People who come to the unit are so surprised how nice the place is. They can’t believe such a nice toilet is in our market. They ask how they can get one in their area. It has helped us to mobilize more members.

Before the project, the ladies in the market had to walk home to go to the toilet or walk to another area. Now people are walking from other places to come to our toilet. For example, yesterday someone directed a man from the main road to our toilet. When he came he said he had never seen such a nice public toilet. Instead of paying 200 shillings he told me to keep 1000 because the toilet was so nice and so clean.
When we launched the toilet this month Bukedde TV filmed our sanitation unit. Since then, many people are coming to find out how we built the unit. They want to know who built it, how we saved, and how they can join our federation.

3. Arua Waterpoints

My name is Yassin Hassan. The federation reached Arua in December 2009. We warmly welcomed the idea of savings and joining the federation. We mobilized many people and leaders were elected and we began savings. We began loaning, auditing and all those activities. Arua became one of the strongest regions for saving. Since then Arua has acquired so much more knowledge as part of the federation and we now have a water project.

We are supposed to have 12 waterpoints in the first phase of this project. That is what we are aiming for. We came with this idea because of the water crisis in Arua. Our enumeration showed how many communities in Arua don’t have access to clean water so we knew this was important. Sometimes even the National Water and Sewerage water dries up - especially in the dry season which runs from December to April. We have 2 waterpoints so far. Very many people are accessing the water. But sometimes it is not enough. So now we are planning to purchase tanks so we can store the water which comes in the night and then we will have some stored to sell in the morning.

We elected management committees for the water project. The committees have a chairperson, treasurer, collector, secretary and seller. We opened a repayment account in DFCU Bank and we deposit money on this account monthly. These repayments will be used to start more water projects in other areas. That is how the federation works.

The communities are now happy because they don’t have to walk so far to collect water. The council is also so happy. In fact they want to replicate the projects if they find the funds. We have an MOU with the Arua Municipal Council about the project. We work closely with them. The general thing I would say is we are aiming for each cell – 56 – to have its own water point.
4. Bwaise Sanitation Unit, Kawempe

My name is Zamu Byakika. I joined the federation in 2004. Before I joined there was a certain NGO that took me to Kenya to see the Kenyan federation to see how it saves. When I cam back I joined the federation. I mobilized a lot of people. Slowly-by-slowly we mobilized a savings group. My savings group was called Mgoowa Savings Group, Kawempe. Today we have 32 active members saving daily. There are 10 men and 22 women. Our group does tailoring, charcoal selling, grocery, and butchering to generate income.

In Kawempe we are planning to put up a sanitation unit. I have been involved in profiling the area so we know how the area came to be. For example, there was a man in the area who was a servant of the Kabaka [King of Buganda] and was killed. When asked about it the Kabaka said ‘bwayise teboyoleka’, which means what has been poured cannot be undone.

We have done profiling of 4 zones in Bwaise 3 parish. The zones were: Kamalimali, Katoogo, Bokasa, and St Francis. We discovered the areas were very poor in sanitation. Because the area is so wet it is hard to build a latrine. In some places we found that 30-40 families will use one toilet. Most of the units we found are not functioning any more because they have not been maintained.

In Kamalimali where we are going to build our sanitation unit we found that 80 households use one pit latrine. It is a very poor looking latrine with one stance. It has no bathroom. It is surrounded by garbage. It has a small drainage that passes the latrine. There is no soap, no water, no toilet paper and it smells very bad. It is also up stairs so the old ones and the disabled cannot access. So now we are planning to implement a very good sanitation unit, which can be used by old, disabled and young people. We want to improve the health issues and living conditions in that settlement.

One federation member has provided the land for the project. The municipality has promised technical staff will assist us with the project. The good thing with us is that our new Town Clerk of Kawempe has come from Jinja and worked very closely with the federation in Jinja. He is very familiar with our work and eager to work with us. We are starting to clear the land for the project and will start building very soon. In Mbale they are building in an area that gets very wet like Bwaise. We will learn a lot from our federation members there.
5. Mbarara Sanitation Unit

My name is Manzi Denis Brian. I am a federation member from Mbarara. I was from campus when the enumeration and profiling coordinator, Norman, called me and told me the federation was going to do an enumeration and profiling exercise and he asked me to join them. They were at Kakoba Division Office. I went in and listened and learned. From there I picked interest. I thought it was a good idea for me because for me I was doing research and this would be a number one way to do my research. From there I started learning about federation, how it works, its impact in the community and I never looked back. I joined Rutti Savings and Credit Association. My neighbor and federation member encouraged me to join this group. I managed to complete my research and graduated with a BBA and Bachelors of Guidance and Counseling. From exposure to the community during the enumeration I got a job with the Red Cross as a field coordinator, Mbarara Region. I am interested in building youth programs in the federation.

As Mbarara region, when we were given a chance to choose a project we had to examine our enumeration data. The data showed very poor sanitation in 7 networks. As a region we had different settlements to consider. We narrowed the choices to three and then began to see where land would be available. That’s how we came up with Kizungu Nyamityobora.

We were given the land by the Municipal Council. We worked on a MOU with the council, which defines roles and responsibilities involved with the project. Then we had to sensitize the community about the project and project management, etc. The community was fully engaged in the construction of the unit from day one. At the moment we are up to the beams and hope that early next year the project will be complete. The unit will have 12 stances (6 male, 6 female) and a place for washing clothes, showering, and a community hall on the second floor.

The unit will be managed by the local savings scheme and the project will dramatically improve sanitation in the area for the residents and also all the many visitors who come for the Saturday market. It will also generate employment for people working at the facility and washing clothes.

6. Land-sharing, Kisenyi III
My name is Vicky Nakibuuka. I joined the federation in 2008. Mr. Kiberu and Zainabu came and they told me about savings and its benefits and since I was not working I joined. I started savings. Things changed because my money accumulated and I started my own small business. I started selling raw food.

This land sharing idea came up because we live in the middle of Kampala and the land is very valuable. People are getting evicted all the time. SDI helped us come up with the idea. Land sharing is where the land owner, the structure owners, the developer, and we the tenants meet and decide to share what is in the community. We can help the land owner to use his land better. We can organize the land so that more slum dwellers fit in a smaller area using a storied building. We can give some land to a developer to help raise money.

We had some visitors from the Norwegian University. The students helped us with our work. We went around with the students meeting different people and talking with them and talking about the slum dwellers and the challenges and what they would like to do in future. We had many meetings about land sharing. There is a land owner in Kisenyi III who is willing to work with us. He has already worked with us to build a sanitation unit. He went with the federation on exchange to India to see land sharing there and he was happy. We did profiling and enumeration last year. Actually we have been doing it every two years. We were trying to find out the standards of living, how many are working, how many people live in a room, how much is rent, how much do you spend per week, how many services do the people have, how many own businesses or structures.

That information helps us to plan for our people. We know how many businesses are in the area and how many people are there. We learn what our people need in the area. For the structure owners and tenants the negotiation can be difficult because sometimes they don’t agree. The structure owners even chased us when tried to collect information. They thought the students we were working with were going to buy the land and evict them. The problem is that the structure owners are afraid they will lose their income from the structure. At first they were very angry because of miscommunication and politics, but now they are coming to understand. They need more sensitization. I think the project will be successful, but yet the funds and the negotiation will need to move more quickly.

7. Kawama Housing Project

My name is Owili Moses. Kawama Savings Group started in 2002. The idea was to improve the lives of slum dwellers. We met the SDI President, Jockin, who came to Jinja and Kampala and had meeting with the Ministry of Lands and Housing. When
he came to Jinja he met the slum dwellers in Mpumudde. Savings groups grew in Jinja and the Kawama Savings Group became very big and strong.

In 2006 our support-NGO came to help us mobilize more members. We had meetings with the Jinja Municipal Council about finding some land to help improve the lives of slum dwellers. Negotiation committee members began working closely with the Division and ACTogether to secure the land. We managed to secure 7.6 acres in Mpumudde for low-cost housing.

The community was involved in designing the houses. First we ranked the people in our saving group. We identified who was doing better, who was moderate, and who was very poor. This helped us to decide which plans we would use. At first we wanted bungalows. But we realized we could accommodate more people by doing storied structures and this was something the council wanted because they want Jinja to get city status.

We even did the costing of the houses. We realized we could bring down the costs if everyone helped. We did two house-modeling exhibitions at the site of Kawama. It helped us to see what kind of structures we wanted and how cost effective we could be. Most members participated and they became well-versed in the designs. On the paper members thought the house was too small, but on the ground when we did modeling they realized it was so big. The government even came and gave technical advice. The model houses helped with that.

We came up with different plans and designs for the different categories of people. The 6 units we built first were for moderate incomes and the 30 units we are building now are for the poorest of the poor. We are using soil-compressed interlocking bricks, which the community can make for itself on the site. Using these bricks reduces costs because you use less cement. Laadis and t-beams also help reduce cement and the community can make these too. Now they have become experts – ladies and men in the federation – because we were taught by the Tanzanian and Kenyan federation members.

At present the project has stalled a bit because of some politics on the ground and some miscommunication. We are having meetings with the members and even Council to help iron out the solution and I am hopeful the project will get back on track very soon.

8. Mbale Sanitation Unit

I’m called Richard Wandoba. I joined the federation in 2010 when I was mobilized. By then the group I belonged to was called Basajja Bakulu Battudde (Grown up men sitted). At that time there were 20 of us in the group. Then as we mobilized more, we
changed the name to Mission Slum Dwellers. This is the group I belong to today. It has about 100 members.

At the network level I was a Health and Hygiene (H&H) facilitator, and then later when a position for H&H became open at the region, the members felt that according to my participation I should represent Mbale region at the national level. So I am now National Facilitator for Health and Hygiene in the federation.

The sanitation project decision came about as a result of the enumeration process that we took in 2011. Before 2011 we did a preliminary enumeration. We did it in cooperation with students from the New School in New York. Generally Mission showed that it was in great need of better sanitation and drainage. It is a very densely populated cell, but very poorly serviced. It is waterlogged so it is difficult to build pit latrines – thus many build latrines on higher ground, but the waste runs down the slope and into the water supply. Another issue is that the common business around Mission is selling booze. When people get drunk they litter. So we agreed that it was a priority to improve sanitation in Mission Cell.

The project was possible because one of the federation members willingly said he had a small piece of land which could be used for putting up a sanitation unit. But, after he offered to give us the land, we decided it would be better for us to purchase the land so that we own it and the sanitation unit will be secure. Right now, when the community realized the federation is going to build a toilet, many people were mobilized to join because they were interested in the project – the first of its kind in Mission Cell. The unit we are constructing will have stances for men, women, and the disabled. It will have showers, a store, a caretaker’s house, and clean water access. On the top we will build a community federation hall.

Federation members have already fabricated the laadis and t-beams for the sanitation unit and construction commenced on site with an official groundbreaking ceremony conducted with the Mbale Municipal Council this month. This toilet will target residents of Mission Cell, people visiting in the evenings, students from Namakwekwe Primary School and others. Nearby market vendors will also benefit from the facility.

The federation of Mbale has received a loan from SDI’s Urban Poor Fund to construct the toilet. The loan after the completion will revolve to other federation projects through the loan repayment account in SUUBI.

9. Kinawataka Market Upgrade
My name is **Byaruganga Stephen**. I joined the federation about 1 year ago. The reason I joined is because I want the development. I know with the federation this will be possible. I am saving in the Mbuya Welfare Partners Saving Group. We save daily because it helps us to save more.

In this area we are planning a very big project. We want to upgrade the Kinawataka Market. The market is in a very bad condition. It has been operating for over 30 years. In all this time there was no toilet until the federation put one up this year. When it is raining people cannot access the market and they have to go to Bugolobi. There is no drainage here and it gets so muddy and floods easily.

The market serves people from all 6 zones of Mbuya 1 Parish. We want to upgrade the market so that people can come even when it is raining. We want to make the market better because we know then it can attract more people.

We want to upgrade the market as federation so that when the market improves the people won’t be kicked out. Sometimes developers come and develop a market and then all the poor people can’t afford to stay. With the federation we will plan so that the poor can stay. We are working with our NGO, ACTogether, and SDI to plan the market using ideas we have seen from other federations and other markets in Uganda.

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My name is **Abasi Kiyingi**. I am one of the first people to join the federation in 2002. Mr. Jockin, the president of SDI and some federation members from Kenya came to Kisenyi to mobilize us. We picked quickly and we formed savings groups. I come from Kisenyi III Savings Scheme. First I started just as a saver, but then I became a collector for our group and as I did this work I was able to mobilize many savers.

After mobilizing a lot of people and starting savings, SDI asked us what we wanted to do to improve our area. We told them we had a problem of sanitation and we didn’t have a place to meet. They suggested we start a sanitation unit. The federation was trained to do construction (block-making and laadis), procurement, project management etc. Now we are experts at these things! Especially the ladies, they are the best at making the laadis and blocks.

We now have toilets for men, ladies and the disabled. We have a house for the caretaker and two rooms for our offices. Then we have a function hall, which we can rent out to generate income. First of all there were no toilets for our people, but now almost all those in the zone use the federation unit. It has really improved the cleanliness in the area. The space for meetings has helped the community to get organized. The land for the project was bought for us by city council and there was also an NGO called Concern Worldwide, which supported the project. Because of
that, we also got support from the French Embassy to construct three small houses in the settlement for our members.

The toilet has been in operation since 2006. It is still working very well and still very clean. People are happy they can have baths and proper toilets. People who take care of the unit went on exchange to Zambia and Zimbabwe so they know how to look after the facility. Other public toilets fall into bad condition, but the federation knows how to manage the facility.

As a federation member I have managed to support my children to get degrees. Now one is a businessman, one is in China, and one is teacher. I traveled around all parts of Uganda with the federation. I have even moved to India and Sri Lanka on exchange. I have come into contact with big people like Ministers! I am now the coordinator of projects in Kampala Central region. I hope to keep saving with the federation towards a house.
Chapter 6: 10 LIVELIHOOD PROJECTS

A top priority for all NSDFU members is to improve their income. Working with fellow federation members, collectively investing in projects, taking small loans from members and SUUBI, and learning from other federation groups helps members build their livelihood projects. As NSDFU grows, it is working to build regional income generating projects so that multiple groups can work together to secure bigger contracts and access larger markets. In this chapter, members will introduce you to 10 livelihood projects being undertaken by NSDFU groups.

1. Amaranth Project, Mbale

My name is Mandu Mariam and I am a member of and a chairperson of the Amaranth Project Management Committee. Our group, which is located in Mission Settlement, Namakwekwe Parish, Mbale Municipality started in 2005 as a women’s group. We used to meet, save, and share the money at the end of each month. In 2008, a team of American well-wishers from Michigan in the USA visited us and appreciated our work. They decided to train us on how to make good use of the amaranth that was in our back yard (amaranth is a green leafy vegetable). This training was based on Makerere students’ research findings that had been carried out on the benefits of amaranth products.

After the training we decided to register our group to deal in amaranth products. We registered the group “Women in Amaranth Association.” In 2010 a team of federation members from Kampala and Jinja came to our group and introduced us to a new concept of daily savings and meeting as part of the SDI rituals, which we realized was a great component that was missing in our group. We embraced the concept and joined the federation.

The main aim of forming our group was to create employment for our group members who were struggling to raise money for their family needs – such as children’s school fees and feeding. We also wanted to train and expose each other on how to make proper use of amaranth that usually grows in the back yard and is never put to use. From the training we had learnt that if fully put to use, it would be able to generate income for us.

When we started this project, we got support from the trainers who donated to us a processing machine and our members started growing amaranth on a bigger scale. This enabled us to expand and sell our products to external markets. Currently, we are managing the project with no external support. We use our savings to rent fields for planting amaranth, harvest, process and sell to the supermarkets and shops in Mbale town. The proceeds are added to our savings in the group. We are planning to expand and sell our products to other markets in the country.
My name is Bagaga David. I am a saver in BAMU saving group and a member on the loan recovery committee of the BAMU Loaning Project. BAMU savings group is located in Amber Court Market in Kimaka Settlement, Jinja Municipality. Our saving scheme was mobilized by a team from the National Slum Dwellers federation of Uganda (NSDFU) and ACTogether staff. Our group was sensitized on SDI rituals of daily saving, weekly meetings, and loaning. When we started saving we realized that our money had accumulated. Being a group in the market where many of us were getting loans from microfinance at very high interest rates, we sat together as a team and agreed to start loaning ourselves the money we were saving.

Through the federation system of exchanges we had an exchange to Kalerwe’s Zibulattude group and learnt from their loaning system. When we came back we decided to implement what we had learnt. Our major aim of starting up this livelihood project was to boost our savings and businesses. With our own saving we could expand our business, support our families and take our children to school.

We began to reach out to large institutions and eventually negotiated a contract with Crested Crane Hotel to serve as their supplier of vegetables. To fund the project, we got a loan from SUUBI. In late 2010, we filed an application and were approved for a 5 million shilling loan. The loan had an interest rate of 10%. We already paid back this loan.

When we carried out an enumeration in 2010, we found out that we have a total number of 647 people operating in this market. This was an opportunity for us because then we could mobilize many more members to our group who would in turn bring in more money to our projects.

3. Candle Project, Nakawa
My name is Kimbowa Ronald. I am a production manager on the Project Management Committee of the Kisenyi 1 Candle Makers Project. The candle making project was founded in April 2011 by 15 members of Kisenyi 1 saving group because we wanted to create a source of income that can help us sustain our families and pay our children to school. Currently the project has attracted over 40 members who come together twice a week to make candles.

I oversee the production of the candles and amongst us we have formed a team that moves from house to house within our settlements and other bigger markets, such as Owino, selling our products. When our group began, we were using one small candle-making mold, which was capable of producing 24 candles. The candles were a little small, however, and were not as marketable as larger ones. Thanks to a donation from Lutheran World Federation (LWF) we were able to purchase a larger mold, which can produce 52 larger candles and this helped boost our business.

We now have made connections with the international market – Juba in South Sudan – through a fellow federation member in Bukoto whose brother has a wholesale shop in Juba and has asked us to supply them with our mosquito candle product. Over time the market for our products in Kampala has expanded and sometimes the orders are too much for our molds. Early this year we got funds worth 1,360,000 shillings from a fundraising effort in New York and we used these funds to start up similar projects in five different groups around Nakawa Region.

During one of our regional meetings in May 2012, we agreed to purchase candle making material and interested groups will take loans in the form of candle making materials. They will then pay back in the same measures they took. This initiative has so far benefited 220 households in Nakawa Region and helped them generate income for their families.

4. Supper Malidadi Curry Powder Project, Makindye __________________________

My name is Kasozi Margret. I am a member of Tukolabukozi Savings Group in Makindye municipality. Supper Malidadi Curry Powder Project, of which I am a chairperson on the project management committee, started in 2007 with a total number of 20 members. Now we are 30 members. Prior to this project we used to buy curry power in Kikuubo and hawk it in different settlements around Kampala.

Gradually we realized this business was making good profit, so we decided to buy ingredients in bigger quantities, make our own, brand it, pack it, and sell it. We branded our products Supper Malidadi Curry Powder and registered our company. The main aim of starting this project was to create employment for the women in our settlement, generate income that can sustain our families, and take back our children to school.
When we were starting this project, we got a loan of 100,000 UGX from Finca Microfinance and this is what we used as our startup capital. Now we only use our savings to run the project.

We get different ingredients that make curry powder from Kisenyi, blend them together and pack them ourselves. Amongst ourselves, we have a team that does material sourcing, packing, and sales. Currently our market has expanded to many districts around the country including Kampala, Mbarara, Ntungamo, Masaka, Lira, Apach, and other parts of Uganda.

Besides a few challenges, such as lack of capital to purchase packaging materials sometimes and limited space for expansion, we have managed to improve on our income and meet the basic needs of our families.

5. Kamatojo Handicraft Project, Kabale

My name is Milan Barugahare. I am a member of Kamatovo Tukwatanise savings group located in Kamatojo settlement, Kabale Municipality. Our group was founded in 2004 by a group of women in Kamatojo settlement with an aim of training women on how to collectively make and sell crafts that can improve our household income. In 2010, a team of federation members from Kampala came to our group and taught us to do daily savings, weekly meetings, and loaning. This was great boost to our members because we used the acquired knowledge to increase our savings, thus boosting our craft project.

At the time we started the handcraft project, we had no capital, but we had acquired training from the government through their poverty alleviation programs and we could easily access some of the raw materials such as papyrus reeds from the nearby swamp. We could also get banana fibers from the nearby villages free of charge. We used our savings to buy the other materials that could not be freely accessed in our settlement.

We meet every Saturday as a team of 20 women to make beads, baskets, mats, and bags. Among us, we have members who take our products to the local markets on a daily basis besides supplying some of our products to Kampala handicraft markets on Buganda Road. Sometimes our products are sold to tourists who go through Kabale town to Bwindi National Park, Lake Bunyonyi, and other tourist sites in Kigezi region.

Whenever we meet on Saturday we make crafts, save money, discuss progress of our project, and strategize on how to market our products better. Over time our...
market has enlarged and we are all happy for our project because it has improved our income besides keeping us together as a community.

6. Kibili Tailoring Project, Arua

My name is Swaibu Rajabu. I am a member of Kibili Women and Elderly Saving Group in Kenya Settlement, Arua Municipality. Kibili Tailoring Project, where I am a chairman on the project management committee, started in 2007 with a total number of 7 members. We had the aim of empowering women and the elderly with tailoring and saving skills so that we can improve on our income and sustain our families. Over the years, the membership in our group has increased from 7 to 35 members and more than 200 people have benefited from this project.

It wasn’t easy starting this project but we needed it in our settlement. Many of our children were dropping out of school due to a lack of school fees to take them for higher education, yet there were no vocational alternatives that would equip them with practical skills. One Sunday during our settlement meeting, we agreed to use our savings and start up a school that could help our women and children acquire some skills and whoever was willing to help us will get us along the way. This is how it all started.

In 2011, we applied for CDD funds from government and we were given 3.5 million shillings, which we used to put up a shelter where we train from and buy more sewing machines for the project. We manage our project as a group. People who come for training pay a minimal fee that is used to sustain the project. More than 200 people from within and outside our settlement have benefited from this initiative and we look forward to supporting many more although sometimes we are challenged by the overwhelming numbers yet we have very few training equipments.

7. Mushroom Project, Kamwokya
My name is Nafula Violate, a saver with Kisenyi 1 saving group, Kamwokya. Our saving group, in which I am a secretary, started in 2007 with a total number of 33 members. We have gradually increased to now 99 members. Being one of the federation groups in Uganda, we practice federation rituals of daily savings, weekly meetings, loaning and exchanges where we share experiences and learn from each other. In January 2012, members from our savings group had an exchange to Bukesa slum dwellers saving group where we learnt how to grow mushrooms. When we came back we decided to start a mushroom growing project because we wanted to improve the income of our members and improve on our family diets.

We used our savings to start the project, but later we got a recommendation from our local leaders to get funding from the government’s CDD funds. This project has had a great impact on the family income and diets of the population in our settlement. We got a total amount of 800,000 UGX from government and since then our project has greatly improved. Many groups have visited us and got free training on how to grow mushrooms. We are so happy that we are creating an impact in our settlement.

Currently, the project is managed by the group members. Each one of us is assigned a week when he/she is to do project monitoring and another smaller team is assigned a responsibility of selling our products. We have a book where we keep all the project records and we meet every Saturday of the week to discuss the progress of the project.

8. Briquette Making, Kisenyi III

My name is Peace Tumuhamwe. I am a saver from Kisenyi III savings group, located in Kisenyi, Kampala Central. Our project started in 2010 after we realized that our settlement had lot organic waste that could be reused to generate energy. The 2010 Kisenyi III enumeration showed that a total number of 4,098 households in our settlement had no access to communal dumping grounds. Most of us dumped our household waste in drainage channels and on the open grounds along the roads.

During one settlement meeting, we realized that in our neighborhood were three ladies who had been trained on how to make good use of garbage by making briquettes that could be used for cooking, just as we used charcoal. We decided to invite them to our savings group to train us on how to do the same. Many of us were trained, but only a team of twenty women picked interest in making briquettes as a business.

After the training we realized that we did not need a lot of money to start this project, that we could easily access the material needed for our project within our settlement and we used just a little of our savings to buy extra materials. We agreed as a team to meet every Saturday to make briquettes and Sunday we all come together to dry these briquettes. We also train other people who want to learn how to make briquettes.
Amongst us we have a team that markets our products and one of us works as our treasurer. We sell our products in different quantities ranging from 500 to 100,000 UGX. We are proud of this project because it has enabled us to keep our community clean, besides earning money to support our families.

9. Ssemakokilo Bodaboda Cushion Cover Project, Luzige _________________

My name is Kawooya Abubakali. I am from the Luzige Savings Group, Kisenyi settlement, Kampala Central. Our saving group started on the 12th of December 2002 when the federation was first introduced in Uganda. We were mobilized by fellow federation members from Kenya and India. Since then, the membership in our saving group has increased from 7 members to now 360 members. Our settlement had a big number of youths who were unemployed and used to linger around town with no work to do, but through federation rituals of savings and exchange we have come to understand that if we save and use our savings properly we can improve our lives without begging from other people.

In 2004, we had an exchange to one of the federation groups in Kisenyi where we learnt how to make bodaboda [motorcycle taxi] cushions. In 2005, a group of 10 youths decided to come together to use our savings that we had accumulated in our saving group and start making bodaboda cushion covers. We decided to name our project after our king, Kabaka Ssemakokilo, and that's how the name Ssemakokilo Bodaboda Cushion Making Project came.

The main aim of starting this project was to create employment for the youths in our settlement. We wanted to train other youths on how to make good use of their youthful energy, instead of loitering in the city and engaging in evil deeds. We also wanted to improve on our daily income. The 2011 Kisenyi settlement enumerations showed our settlement is a home to over 7,000 youths [under 35]. Most of these youths are unemployed.

Currently, our project employs more than 40 people of whom we are divided in different departments. Some of us are engaged in material sourcing, others sit down and do the tailoring, while other are engaged in sales, but at the end of the day we all benefit from the project. Although we are still faced with a few challenges, especially evictions that are pushing us out the settlements where we had established ourselves, we are proud that our business is running smoothly without any debtors. Our savings have increased and our families are happy.
My name is Mutebi Ismal. I am a member from Makindye Municipality. My saving group started in 2010 with just 10 members but we are now 30 youths in our group. In year 2011 we realized our members' savings had started going down because most of us were not employed so we agreed as a team to startup a pottery project so that we could create employment for ourselves and stop idling in town.

In our settlement, many people use metallic charcoal stoves, which are not environmentally friendly because they consume a lot of charcoal. We decided to make clay stoves that use less charcoal. These, we thought, would help us people save on both the money and protect our environment. We requested one of our members to avail us with space where we setup our workshop and named it AMAZIMA DEMBE workshop.

We used our savings to buy the materials that we started with but over time we have been plowing back the small profits made so that our project can expand. Amongst us we have small teams that head different departments, which include: production, sales, and research among others. Every fortnight we meet to discuss the progress of our project and strategize on how to raise more funds to grow our project.

Although we are still challenged with limited funds, we hope in the next two years, our workshop will have enlarged and more people will benefit from it. We want it to create employment for many more youths in our settlement.
Chapter 7: 10 PARTNERSHIPS

1. Shack/Slum Dwellers International (SDI) _______________________________

Dear NSDFU,

Congratulations on your 10th birthday!! On behalf of the SDI coordinators, the SDI Secretariat, and SDI member federations I congratulate you on this important milestone.

As one of 34 countries in the SDI network, we recognize the role the NSDFU plays in this international urban poor movement. Over the last decade you have learnt much from your affiliate federations through peer-to-peer exchanges and you have internalized this knowledge and applied it to your local context in a way that has helped the NSDFU mature at an extraordinary rate. This maturity manifests in Uganda itself now being the destination for many SDI peer-to-peer exchanges as federations from across the globe seek to learn lessons from you.

Your movement is truly having an impact on the national urban stage. Your authentic partnership with government is a shining example in the SDI network. Your city-wide enumerations have provided invaluable information on Uganda's slums and mobilized an informed slum dweller movement to become active citizens. Your sanitation model is exciting and, we believe, scalable. You have the potential in the next 10 years to deepen the partnerships your have forged with government, academia, and donors further and have a significant impact upon the urban policies of your country.

We will continue to support you to balance the agency of city and settlement level interventions and practices with global structures of governance. We applaud your deployment of SDI rituals to build a national urban poor institution capable of navigating the complex and diverse contours of informal settlement upgrading.

All the very best from the SDI family!

Yours sincerely,
SDI President, Jockin Arputham

2. ACTogether Uganda __________________________________________________________________

Dear NSDFU,

ACTogether Uganda is so very proud to be the support-NGO of the National Slum Dwellers Federation of Uganda. Since we joined you in 2006, we have witnessed the incredible growth of the federation – not only in terms of membership, but also in terms of capacity, autonomy, and impact.

We have witnessed your transition from a collection of savings groups into a national movement. We have seen your governance systems strengthen and adapt. We know that as a support-NGO we must evolve with you in order to meet the new demands that accompany a maturing of a federation.

We give you a huge UMEME on your 10th Anniversary! We are so excited to see what the next decade will bring. You are opening a new chapter and we are honored to be walking this journey with you.
That so many of our citizens are struggling, after 50 years of independence, to access basic services, secure tenure, and decent housing is a challenge to all Ugandans. Constructive community engagement is critical to addressing this challenge and we recognize the central role the NSDFU plays in this country toward that end. It has been a privilege to support you to mobilize savings schemes across this great country, to conduct city-wide slum enumerations, to build your urban poor fund, to construct low-cost housing, to support your livelihood projects, and to improve access to sanitation services in slums.

We pledge our continued support and we congratulate each and every member of the National Slum Dwellers Federation of Uganda on your 10-year anniversary for the work you are doing to achieve total slum transformation in Uganda.

The ACTogether team,

Waiswa Kakaire, Lutwama (Medie) Muhammed, Catherine Nimusiima, Fiona Nshemerirwe, Frederick Mugisha, Helen Nyamweru, Dan Mugabo, David Isabirye, Jane Nambatya, Mercy Agaba and Skye Dobson.

3. Ministry of Lands, Housing, and Urban Development ____________________

To the National Slum Dwellers Federation of Uganda,

I wish to recognize the partnership that exists between the NSDFU, the Ministry of Lands, Housing & Urban Development and the respective Urban Local Governments that is a foundation for municipal-wide slum redevelopment programmes.

As you mark your 10th. Anniversary, I wish to congratulate you on the achievements so far registered:

- You have instilled a sense of hope among the urban poor
- You have instilled a savings culture among your members
- You have instilled confidence among slum dwellers
- You have restored dignity to those who were despised and excluded
- You have empowered the members with knowledge to believe that though:
  - they are a problem, they are also a solution
  - they are homeless, but they are not hopeless
  - they are poor, but they are the potential investors of tomorrow.

Now that you are united, nothing that you imagine will be impossible:

Remember where you have come from,
Do not despise the humble beginnings,
Celebrate the small achievements,
Never lose focus of your vision/destiny,
Never forget that your numbers are your strength
Never listen to the divisive voices,
Remain united!

I remain Your Ally,

Commissioner Samuel Mabala
Ministry of Lands Housing and Urban Development
4. Municipal Councils

We congratulate the federation on their 10th anniversary. The federation in Kabale is the most organized community group and they are greatly appreciated for the way they have impacted on the savings culture of the Kabale people."

-- Deputy Mayor of Kabale, Kakooza Joweria

The NSDFU came to Mbarara in February, 2010 with a main objective of community sensitization on savings group formation, sanitation and hygiene promotion, and building the capacity of leaders in leadership skills and group management. The idea of group formation has been so good and contributed as follows:

a) Has built group capacities to advocate for their roles and demand for services
b) Has built a culture of participation in development programmes
c) Has enabled communities to mobilise to meet their needs e.g contributions to toward sanitary unit at Nyamityobora.
d) Has built the spirit of acceptability and ownership of projects. The communities have built the attitude of "OUR THING and not COUNCIL THING"
e) The local community potential has been exploited both in terms of local labour and local expertise. Some members of communities have specialties.

There is therefore need to strengthen this development strategy to have socially and economically viable community groups. Congratulations to the federation on your 10 year anniversary.

-- Town Clerk Mbarara, Paul Omoko

I congratulate the existence of the National Slum Dwellers Federation of Uganda for making 10 years this year. I commend their way of doing things whereby they bring people as a team to find solutions to problems. I hope we continue working together and I can assure you of my support as the mayor of Mbale. I have come to realize and I have witnessed that the slum dwellers federation is a good movement for Uganda and the world at large. It makes people identify their problems and in the same way identify the solutions of the same. Their backbone, saving, helps to fight poverty, which is a very big problem in Uganda and even to the world. I urge them to continue with the cause and never give up. I will continue supporting the works of National Slum Dwellers federation of Uganda in Mbale and in Uganda as a whole. Congratulations, congratulations!

-- Mayor of Mbale, Zandya Mutwalibi Mafabi

I wish to congratulate the National Slum Dwellers Federation of Uganda on its 10 year anniversary. Thank you for your work to mobilize the urban poor communities. You make our work as the local authority so much easier because you organize the communities to know what they want and how to plan for better service delivery. You have done so well to unite the people and teach them to save. Thank you for the support you have given us. We are very firm in our support for the federation and we hope other municipalities will copy Arua and the way we have partnered with the federation.

-- Deputy Mayor of Arua, Kulthum Adul Fudamula

The concept of the National Slum Dwellers Federation is very inspiring. I strongly believe many should start saving with the federation and build a vision for decent homes, improved environment, and improved livelihoods. It should not be only persons from well-to-do families that live well. The challenge is to uplift all the people across all income levels. This requires us to pull many resources together. The NSDFU have started with a sanitation unit in Kisenyi III, but we need to do more.
NSDFU is a way forward. It brings hope. If people are inspired, they can aspire. I am very proud of the initiative and work of NSDFU. Happy 10th anniversary.

-- Mayor Kampala Central, Amoti Nyakana

We are encouraging savers to save more. Through commitment to savings they can get good money to invest and they can get returns that will lift them out of poverty. The National Slum Dwellers Federation of Uganda has been helping government to address this from the grassroots, at the family level.

Municipalities should support such an endeavor by slum dwellers to improve their settlements. They should provide opportunities for people living in slums by providing services and approving the plans communities make for upgrading. Councils should exempt slum dwellers from the fees associated with approving building plans. This should be the council contribution. Council should also provide prototype plans for development and provide the necessary infrastructure for orderly development. We have seen that slums and poverty are a state of mind. We have seen that NSDFU is able to chase poverty from the minds of its members and then they can then chase poverty from the slums. We now see slum dwellers in forums and at council making informed demands – something we never saw before. I congratulate NSDFU on a fruitful 10 years and wish them a wonderful celebration. Urban governance is about inclusiveness. It is about including all stakeholders.

-- Town Clerk of Kawempe, Francis Barabanawe

Jinja has benefited greatly from the National Slum Dwellers Federation of Uganda. Many residents who thought they did not have a chance now see that urban development is a reality. On behalf of Jinja Municipal Council I send my heartfelt thanks for the cooperation and express my commitment to keep working with you. It is clear that those who are poor can have many opportunities through this initiative of community organization and partnership with government.

-- Town Clerk of Jinja, Kyasanku David

Congratulations to the National Slum Dwellers Federation Uganda on your 10 year anniversary. It has been exciting to see how partnerships with the urban poor are gradually changing the face of Nakawa Municipality. If our city is to develop, we need to engage all stakeholders irrespective of their financial status. Our cities need to move away from the traditional way of planning for the urban poor and engage communities in planning because they understand their communities and have a right to live in these cities.

-- Mayor of Nakawa, Karumba Benjamin Sebuliba

5. Cities Alliance

The Cities Alliance is proud to have been associated with the growth of the National Slum Dwellers Federation of Uganda and offers its warm congratulations as it celebrates its 10th year. The Ugandan Federation has demonstrated not only to the Ugandan authorities but also regionally and internationally that slum dwellers are not the problem but part of the solution. Typically countries only start thinking about urbanization and the urban poor after massive slums have already formed. The Ugandan Federation has shown real leadership by starting the discussion early and taking the lead to ensure that even small secondary towns start to prepare for urban growth. How much better the urban future will look if organizations like the National Slum Dwellers Federation of Uganda are proactively planning ahead.

The Cities Alliance has witnessed the enormous energy and commitment that the Federation has shown in setting up savings groups and Federations in the 5
secondary cities of Jinja, Mbale, Arua, Kabale and Mbarara. Given only a small incentive the Federation has effectively moved beyond its base in Kampala and is fast becoming a truly national organization with ambitions of growing in all municipalities.

The Uganda Federation is demonstrating a new model for Africa. A model that builds civil society not to simply protest and demand but rather to mobilize local resources and to seek partners in practical development. The Ugandan Federation is looking to realize the Rights of the urban poor through increasing voice but also places on the table the reciprocal responsibilities of citizenship.

We have seen the Federation not only organize savings groups, but equally important engage in negotiations for land. We have seen the Federation partner with local municipalities and build basic municipal infrastructure. In a world increasingly characterized by corruption we have seen the Federation ensure full transparency in procurement and quality in construction.

The Cities Alliance is honored to be associated with the National Slum Dwellers Federation of Uganda and looks forward to working with ACTogether/ Slum Dwellers International to support the development of a truly dynamic national movement. A national movement that mobilizes the urban poor around the theme of citizenship and ensures that the benefits of urbanization are captured and that we achieve the objective of Cities without Slums.

Julian Baskin
On behalf of the Cities Alliance

6. Lutheran World Federation

I would like to warmly congratulate the National Slums Dwellers Federation of Uganda upon their 10th year anniversary. In 2008, the Lutheran World Federation entered into a partnership with ACTogether, a local community-based organization, to provide joint support to the slum communities in Kampala and Jinja who are part of the Federation and have formed savings groups. The partnership between ACTogether and LWF Uganda has provided an opportunity to share skills and experience of working with vulnerable communities in Uganda, to build the capacity of the NSDFU. ACTogether works directly with the savings groups, while LWF provides financial and technical support to the work of the NSDFU.

Particular issues in poor urban areas which affect the conditions within which people live and work, and how they experience and cope with poverty are characterized by the dense concentration of people, and by the corresponding need for complex delivery systems to meet their resource and service needs (livelihoods, water, shelter, and waste). LWF chose to work through ACTogether so as to bring together good knowledge and understanding of slums social problems based on firsthand experience of local urban communities; and a commitment to work alongside government to address urban poverty and promote good governance approaches to basic services and livelihoods.

LWF recognizes and appreciates the importance of the community-driven methodology; and understands that its role should be seen as facilitator rather than implementer. Through supporting the savings groups themselves lead their own development, sustainable, lasting change is made possible. The tripartite partnership between LWF, ACTogether who works with the NSDFU allows the relationship to develop on the basis of partnership values and principles, corresponding to the
organizations strategic plans and needs on the ground. In this respect, the transfer of funds from LWF to ACTogether is not regarded as the only way of expressing solidarity in improving the lives of the urban poor. LWF and ACTogether complement each other in experience, knowledge, networks, and competency.

I would like to reiterate that the NSDFU is a commendable driving force for sustainable development for slum dwellers where they have strongly demonstrated that societies need responsive citizens and responsive civil society organizations. I believe that sustainable development need people who rise to the challenge, who take action of their own free will, and work together towards a better and brighter future for everyone around them. Experience has already shown that transforming the lives of the urban poor is an enormous task that needs an enormous unique response, and only through engaging every member of the slums communities it is to be met. Therefore, ways of strengthening and encouraging the world’s most incredible resource, which is its people, into a force for transformation of their own communities prove to be most fruitful.

LWF, being HAP certified, adhere very critically to the principle of participation. Notably, participation is key to NSDFU initiative as it builds on their existing potentials, capacities and promotes a greater sense of ownership. Their collective action has secured trust in share value, underpinning the LWF’s rights based approach of empowering people to maximize their potential to achieve an improved quality of live. It is in the interest of LWF to see that NSDFU has an increased commitment to their objectives and outcomes, developed longer term social sustainability, increased self-help capacities and stronger and more democratic partnership with stakeholders.

Lastly, any thrust towards participatory and community led development effort should focus on ensuring that interventions have a positive and sustainable impact on intended communities. LWF encourages constructive dialogue and participatory planning which considers and enables discussions that focuses on achieving a vision and interest of urban poor that; leading to fulfillment of reciprocal responsibilities. LWF is proud to work with the NSDFU through ACTogether and wishes meaningful continued relationship for the good of the vulnerable and urban poor communities.

Yours sincerely,
Jesse Kamstra
Country Representative, LWF Uganda

7. Makerere University _____________________ ___________________________

Early this year, the Department of Architecture and Physical Planning at Makerere University, the National Slum Dwellers Federation of Uganda (NSDFU) and African Association of Planning Schools (AAPS) established a network to increase the responsiveness of planning and meaningful interaction between the academia and the urban poor community in Uganda. Before that, the department had become a member of AAPS in 2010.

On the 29th February 2012 a collaborative studio project was launched at Makerere University. Under this studio, students of the Urban and Regional Planning programme at Makerere University in conjunction with the New School in the USA, ACTogether and National Slum Dwellers Federation of Uganda carried out a verification exercise of profiling data earlier done by the community through enumeration, transect walks, and mapping exercises in Kampala and the five municipalities of Jinja, Mbarara, Arua, Kabale and Mbale.
Through this exercise students gained work experience and skills development as they were exposed to the real life experiences in urban areas they had never encountered. They came to appreciate the work of the community and how it can contribute to inclusive planning. Community members learnt how to use basic knowledge and skills of mapping their area and they got to know the boundaries of their territories while at the same time they got exposed to the planning approach of the university.

The productive nature of the exercise revealed the latent potential this interaction has. To this end, the three partners – Makerere University, NSDFU and AAPS have resolved to follow up on this exercise by documenting the studio exercise. At the same time, the Department of Architecture and NSDFU have engaged the Ministry of Lands, Housing and Urban Development to take a crucial role of mapping out other nine municipalities in the country under the Secondary Cities Support Programme for Transforming Settlements for the Urban Poor in Uganda (TSUPU). We hope that the synergy that the two partners will be bringing in the programme will be very instrumental in its success.

Stephen Mukiibi
Head of Department of Architecture and Physical Planning
Makerere University

Dear Chairman Hassan Kiberu (NSDFU),

I wanted to write a short note of appreciation and thanks to your organization and you for all the work you’ve done over the past ten years. A decade of work and dedication is a long time, and it is an effort well worth celebrating. It is also such a long length of time that it is worth reflecting upon. As an outsider and well-wisher let me add a few perspectives on some of the topics you might think about as you celebrate the sustained and productive sacrifices you’ve made.

The work that you all do on an on-going basis is, I think, essential, not only for the people of your community, but also, for the Africa, and indeed the world. Africa’s urban population will double in the coming years, and at present no one is dealing with the problems that phenomenon poses for the millions already in cities and the millions more yet to come. Your community work – be it the savings mobilization of tens of thousands of people, the upgrading, the provision of basic sanitation, the partnership with the university, or the fundamental respect for each other that you help develop – is in a word, incredible. If the process of urbanization can be done in a way that honors basic dignity, well-being, and regard for each other, I am sure that it has to come through organizations like yours’. Quite simply, there is no other way. You, my friend, are on the right side of history, and one hopes that the world learns this soon.

I know that in many ways you and your colleagues know this better than I do so let me just briefly comment on two other aspects of what you all do so well that you might take them for granted.

First, and most important, is your ability to generate what I would call “engaged creativity.” While I am always impressed at the creativity that you and your colleagues demonstrate, in some ways, that doesn’t surprise now that I’ve seen it at work in so many different ways. What still surprises me, however, is how the
creativity I see is so generous. Unlike many of the other creative people I’ve met in my life, your group has creativity for the sake of others, not for satisfying petty egos or selfish ambitions. You seem to be able to bring this creativity to discovering how you can work together to make things better. I think this spirit is extremely valuable in its own way, but what might be even more important is that it catches on with others. Those who experience it become both more creative and generous and then pass those qualities on. The result is this attitude it spreads in amazing ways. It has an almost magical quality of making people able to do things they didn’t think they could do, and it gets the most difficult tasks done. I don’t know how you get it, but it is very valuable. Try to keep it.

Second, I also deeply admire the tenacity with which things are done. Lots of the work is not pleasant or attractive, but someone has to do it. You all do, and you’ve done it through trying periods for a very long time. Too often people don’t have the staying power or belief in themselves to keep at difficult tasks. How you all do so while keeping your good spirits and continuing on with your hard work is nothing short of amazing.

To sum up, I’ve had the chance to see your organization from my work at the World Bank, the Rockefeller Foundation, and now as a professor who has been sending students to work with and learn from your organization. In every case it has been a wonderful experience for me, my students, and my colleagues. We have all learned a great deal and benefitted from trying to help such committed people carry on their work. Thank you for all you do and may the next decade bring even greater successes.

My Best Wishes,
Professor Robert Buckley
Studley Fellow, The New School, New York

9. Norwegian University of Science and Technology (NTNU) _____________

Greetings from “Prof” Hans Skotte! When I think of the Slum Dwellers’ Federation in Uganda I think of inspiring individuals I have had the privilege of getting to know. But behind this there is the Movement. It is this movement I want to reflect upon in this little note of greetings.

I’ve said many times in Kampala and elsewhere that I find inspiring parallels between the rise of the labor movement in the Global North a hundred or so years ago and the emerging liberation movement of the slum dwellers in the Global South today. As was the case then, we see that wider structural changes may only take place when the movement is driven by people whose lives depend on the purpose and outcome of the struggle. And as we saw a hundred and fifty years ago, kind, philanthropic organizations tried to fill the void between the few on top and the many poor at the bottom. The same way the many NGOs try to do today. However, genuine changes only materialized when the workers themselves took charge of their own liberation.

There are other parallels also emerging from this comparison. The labor movement – at least in the Nordic countries that I know best – was joined by academics, by journalists, writers and others who offered their skills and professional insights – when asked for. As knowledge and insight were required beyond what grew out of the experience of the industrial workers, they were asked for. Initially it was not only to supply skills and knowledge, but the outsiders were also invited to generate insight grounded in the realities of the working class. A broad solidarity movement emerged. Today we all benefit from its successful outcomes. This is also how I see the
supporting role of organizations and institutions in the plight of the slum dwellers. Like universities.

‘You stand where you sit’, the saying goes, meaning that your perspectives, your understanding of others and of society tend to be shaped by your position in that society. This is why we so desperately need to create fora for exchange, for forging new perspectives and wider understanding. Why do planners and architects shun the plight of the poor? One major reason is that so few come from poor backgrounds, another is that there are few professional (and economic) entry points for gaining the required knowledge. This is a precondition for being able to contribute.

NTNU students, international and Ugandan, and I have been offered that entry point by the Federation. For several years now we have had the opportunity to gain first hand insights into issues that fill the lives of people in some of Kampala’s marginalized settlements. The students are, i.a., requested to find out “what makes the community tick”. This refers not only to material and economic issues, but also to those of power and politics which are crucial components if change is to come. Hence our students, mainly from architecture and planning, have made the first necessary step to be useful in a movement for urban change.

This is why the Federation’s link-up to universities is not only for engaging students as consultants, although I will be the first to admit that students are well underestimated as professionals. I would also urge the Federation take on a wider role of somehow teaching students, or at least help influence the way students understand the lives of slum dwellers and the challenges they are facing. Being ignorant of the lives lived in the slums make planners easily fall into the technocratic approach which has characterized so much of our useless urban planning strategies.

This does not – and here I feel vulnerable – mean that what students then propose or suggest necessarily will be in line with the policy or practical plans of the Federation. We will have to live with that as long as there are channels of communication and trust. But the fundamental call still stands: “No evictions!”, “No evictions without Alternatives!”

Congratulations to the Federation on what you have achieved so far! May the next ten years bring further recognition and influence and may your banner be raised ever higher. We humbly stand at your service – if asked for. We hope to be invited back.

10. GTLN/UN-Habitat

On behalf of the Global Land Tool Network (GLTN) as facilitated by UN-Habitat, we would like to congratulate the National Slum Dwellers Federation of Uganda (NSDFU) for their commendable and tireless efforts in contributing to the improvement of the lives of the informal settlers in Uganda. Their hard work, dedication and perseverance inspire us all to continue to work towards improving the slums and helping the slum dwellers to be better citizens in the urbanizing world.

In the piloting of the Social Tenure Domain Model (STDM) - a pro-poor land rights recording system in Uganda – as led by UN-Habitat/GLTN and Slum Dwellers International (SDI), NSDFU leaders and members took the lead in mobilizing the slum communities to embrace the project implementation particularly in regards to capacity development initiatives and in brokering the partnerships between the government authorities and informal settlers.
The success of the pilot project is to a large extent due to the close engagement of NSDFU in its implementation. As project partners, GLTN is proud to have worked with NSDFU in this project. Such partnership highlights the need for a more collaborative engagement with existing community-based organization like NSDFU to promote community ownership and participation thereby ensuring its likelihood of success. While the pilot project has been completed, GLTN will continue to work with NSDFU in scaling up the use and application of STDM in other municipalities and also to provide continuous technical support in the use and operationalization of the Regional Learning Centre which was jointly established during the pilot project implementation.

In this very important day, I would like to congratulate the National Slum Federation of Uganda (NSDFU) on its 10th Founding Anniversary. I would like to wish them more success in the future. Carry on!

Danilo Antonio
GLTN Coordinator and
STDM Task Leader
UN-Habitat
Chapter 8: 10 ACHIEVEMENTS

As the NSDFU reflects on the past 10 years it is clear there have been a great many achievements. These achievements are the result of the work of thousands and thousands of slum dwellers and demonstrate without a doubt that unity is indeed strength. Okwegatta Gemaanyi! In this chapter, 10 members will share their thoughts on some of the major achievements of the federation to date.

1. An Autonomous Slum Dweller Movement

In the last 10 years, the National Slum Dwellers Federation of Uganda has grown from a collection of loosely connected self-help groups, into a national federation with clear and effective governance structures. The NSDFU is governed by the National Executive Committee (NEC), which is comprised of slum dweller leaders from each region of the federation. The members sit once every two months to report on progress, raise challenges, account for funds spent, requisition for new funds, draw up project and program proposals and formulate national strategy. This autonomy is critical for sustainability of the slum dweller movement, scaling of the initiatives of the urban poor, and leveraging support from other urban development stakeholders.

As explained by Damba Nora, NSDFU member from Mbale, “From the community, when the federation came in 2010, we mobilized the community to know how the federation is. We started saving. After a while they started to form networks and regions. The networks help the region to get the information from the community. The work of the network is to go to the savings groups. Then the regions take the information to the NEC. All these leaders are federation members. We govern ourselves.”

2. Awareness of Slums
Over the past decade the National Slum Dwellers Federation of Uganda (NSDFU) has dramatically increased awareness for the conditions in Uganda’s slums. Through the publishing of enumeration reports, which have been officially endorsed by municipalities, NSDFU is ensuring that municipal governments are aware of the realities faced by over 60% of the population and can plan and budget accordingly. NSDFU’s partnership with Makerere University has exposed the country’s future planners and their faculty to these realities through the urban studio.

As explained by Katana Goretti, a federation member from Nakawa: “In communities we know the number of settlements, services, and origins of the people. We know how they spend their money and how they would like to develop their areas. You cannot plan from the office but if you go to the ground and speak to people and learn from them it help you plan better."

3. City Scale

In order to make an impact upon the city, NSDFU needs to operate at city scale. The federation’s mobilization efforts have made great strides toward this aim. In the capital, the federation is active in all five Divisions. In the 5 secondary cities, the federation operates in virtually all slum settlements. Working with municipalities and city council also promotes the city-wide agenda. NSDFU now has robust partnerships with its urban government partners, often encapsulated in MOUs.

As stated by NSDFU Vice Chairperson, Sarah Nandudu, “Through the city-wide scaling up, the federation has gone an extra mile. I will give an example of Jinja where I come from. In case of any activity, the federation is always, always involved. They are asked before it begins by the council to participate. We are consulted on city programs. The example of TSUPU has shown how the community has taken the lead at the city-level. We have gone ahead to take decisions, they have acknowledged our input and are respecting. In some municipalities they have accepted to put us in the budget. In terms of MOUs, I will give an evidence of where I come from in Jinja. We have many MOUs and we have formed a Joint Working Group with the municipality to manage all slum upgrading projects."

4. Improved Sanitation

NSDFU enumerations reveal time and again that Uganda’s slum settlements are extremely ill served by sanitation facilities. In many settlements government and donor sanitation facilities have fallen into disrepair – no longer maintained by the authorities or local population. In the past year alone, the federation has completed a sanitation unit (with toilets, showers, and a community hall) in Jinja and Kampala and begun construction of sanitation units in Mbale, Mbarara, and Kawempe. In most cases the land was provided by the municipality and the community took a loan from the Urban Poor Fund to finance the unit. These sanitation units are reducing the
negative health consequences of open defecation in Uganda’s slums and are providing valuable space for community organization and training in the community centers on the second floor of the units. The units are kept immaculately clean by the federation project management committees.

Wabuyaga Lucy explains how the federation in Mbale is improving sanitation through clean water provision. “My saving group was introduced to the federation in 2009, which has helped the people of my area a lot. Even if this area gets a lot of rain, water can be a problem because the rivers are quite far. Through our negotiations with the Mbale Municipality with the assistance of our regional federation leaders, we wrote a proposal to the municipality requesting to have 5 protected water springs and we got 3: Zesui, Shende and Sawa, which was very encouraging. We have since invited the health officer to test the cleanliness of the water. He has cleared one and we are waiting for him to let us know the condition of the other two.”

5. Learning Center

In 2011, in recognition of NSDFU’s achievements toward partnering with government and achieving city-wide scale, Uganda was selected as a learning center in the Shack/Slum Dwellers International (SDI) network. This means that Uganda is now a focal point for targeted exchanges in the SDI network and documentation of community driven slum-upgrading efforts. The Uganda federation’s strategies for people-driven, inclusive, pro-poor city-wide upgrading will serve as an example to other federations in Africa, Asia, and Latin America. In August 2011 NSDFU hosted a City-wide Slum Upgrading Conference to launch the learning center. Federations from Kenya, South Africa, Zimbabwe, Malawi, Tanzania, India, and Ghana along with their government partners attended the three-day conference in Kampala. NSDFU presented its 3-Year strategic plan, which prioritizes four pillars: 1) Partnerships; 2) Pilot Projects; 3) Enumerations and 4) Finance Facility. As the Chairman of NSDFU Hassan Kiberu explained at the meeting, “As slum dwellers we are happy to sit with our leaders and technical people, with the agenda of working together in order to transform our cities.”

Gilbert Nkwasibwe, a NSDFU member from Kabale adds, “We are so happy to receive federation members from other countries to come and learn from our process. In Uganda we are a bit serious and we have our targets, that’s why in most cases we are a good example to other federations. We need our partners to come and share with us. They need to know where we come from and where we are going. We want them to learn from us so they can take a step from where they are. The other countries were impressed by the way our government officials are fully involved.”
6. National Recognition

NSDFU is the key community mobilizer in the national government’s Transforming Settlements of the Urban Poor in Uganda (TSUPU) program. NSDFU has supported the mobilization of slum dwellers in the participating cities into savings groups, with governance structures that, in the past year, have enabled them to engage meaningfully in Municipal Development Forums and the national program. In 2011, NSDFU coordinated city-wide slum enumerations (community conducted household surveys) in the 5 TSUPU cities, to generate data essential for slum upgrading. In 2012, the NSDFU published these reports and launched them in each of the 5 municipalities where they have been endorsed and will be used for municipal budgeting and planning. The NSDFU has agreed to mobilize settlement-level forums in the slums of 9 additional municipalities in 2013 in partnership with the Ministry of Lands Housing and Urban Development.

As explained by Gertrude Kizubo, "For me I feel the federation is now recognized nationally, like when we got to the government for anything we are known and trusted. Like at the Ministry, we can freely ask for assistance and not be seen as a lie."

7. Urban Poor Funds

In Uganda, over 60% of the population cannot access credit formally or informally. This constitutes a central hindrance to development. In the past 10 years NSDFU has launched two urban poor funds to address this problem. The Suubi Development Initiative (SUUBI) was launched in 2010 and the Kampala Community Development Fund (KCDF) was launched in 2012. These funds support the work of the Federation by leveraging the savings and collective capacity of the urban poor in Uganda to draw down resources for community-led development projects. Community savings groups, rather than individuals, apply for loans for projects that benefit a collective. When the urban poor control their own capital, it levels the playing field when they come to negotiate with other development actors. Urban poor funds are a powerful development mechanism, allowing urban poor communities to accumulate and manage their own project financing.
As NSDFU’s SUUBI national facilitator, Masolo Twaib, notes: “According to what I have seen with the NSDFU we have tried to achieve something. I myself, I was green about the federation, but when I joined they accepted me and asked me to be a facilitator for SUUBI. Before I became that, I was a farmer. I joined the Kawama Savings Group. I was doing good sensitization in SUUBI. At the beginning it was not simple, but eventually members picked interest. Now we have achieved a lot. So far in Jinja where I come from, for example, we have received about 300 million. My group in Kawama has constructed 6 houses and the second building of 30 units is at the ground floor. Also, the Rubaga Sanitation Unit project got a loan from Suubi and also the BAMU livelihood project. Other regions are also benefiting from the SUUBI and are taking loans for livelihoods and slum upgrading projects.”

8. Good Governance

When it comes to engagement with Government institutions, NSDFU works to promote accountability and transparency in urban governance through the promotion of active citizenship. The National Slum Dwellers Federation of Uganda (NSDFU) uses daily savings as a tool to mobilize and organize people to fulfill their responsibilities and know their rights as citizens. Equipped with knowledge of their settlements garnered through profiling, enumeration, and mapping, communities in the federation can negotiate with local government from a position of strength. As NSDFU says, “Information is Power.” Information is critical for citizens to hold government to account. They can make informed demands for increased services and can use their information and their organizational capacity to generate and implement solutions.

As Elijah Betunga, NSDFU from Kabale says, “You see some people in our government have a lot of corruption. The federation tries to work with government and be part of the slum dwellers so they can own the things. We want them to work for and love their country. Since the slum dwellers are working for their own cities and slums they don’t want to be corrupt. Federation should always be reminding government officials of their responsibilities.”

9. Women’s Empowerment
The centrality of women in the NSDFU movement is unquestionable. Over 70% of members are women and women comprise over 60 percent of the NEC leadership. The reason NSDFU encourages women’s leadership is because it believes that the greater the presence of women, the stronger the mechanisms for horizontal accountability become. For many women in Uganda’s slums a reliance on the financial support of men results in vulnerability and abuse. Women in the federation have achieved a level of financial independence, social support, and political capital that enables them to combat this vulnerability in a sustainable manner.

NSDFU member Namakula Sophia from Wakiso says, “Women are leaning how to save their little money though the federation. We save and from that we can loan it and start small businesses, which has improved our status of living. For me I started a tailoring shop, which can help me to cater for my kids’ school fees. As women we can share information on how to do projects – I learned how to weave and how to make cakes from other federation members. The federation has helped the local leaders to listen to women more.”

10. Municipal Development Forums

The NSDFU was a key driver of the establishment and institutionalization of Municipal Development Forums (MDF) in 5 Ugandan municipalities. These forums represent a partnership between organized communities of the urban poor and municipal councils. The federation, ACTogether, and the municipal council sit on the executive committee of each forum. NSDFU has mobilized and organized communities to participate meaningfully in these forums. This endeavor aims to make municipal planning and budgeting more responsive to the urban poor and more transparent and accountable to the urban population at large.

NSDFU member Semanda Twaha bin Musa from Mbale explains, “As far as MDFs are concerned – one of the achievements is that the community – especially federation – have their voices heard in these forums and in fact in most cases we dominate. Because, we know our problems from the ground and we have our enumeration data to identify problems and support the projects we come up with. We have also managed to mobilize ward/settlement forums so we can discuss our problems and prepare to be as strong as we can for the MDF. We don’t do this alone. We involve ward leaders, then we find that when we come to the planning process our voices are now being included. In Mbale our priorities are now reflected in the municipality’s 5-year development plan. The forum was a key part of that achievement. Federation has become the champion of the forum. Actually as federation we are ready to mobilize forums in 9 new municipalities that have been brought on board in TSUPU. We are now specialized at this task!”
Chapter 9: 10 CHALLENGES

Of course there are also many challenges the NSDFU faces. As the federation grows, some challenges are left behind, but new ones inevitably take their place. The federation works to find solutions as a collective and seeks partnerships to address those outside of its control. In this chapter, 10 members will share their thoughts on some of these challenges.

1. Building an Urban Poor Fund

As much as the building of urban poor funds has been an achievement for the NSDFU in the past decade, it has also been a challenge to grow these funds. The urban poor fund, SUUBI, is designed as a basket fund and the NDSFU is working hard to attract more funds to that basket. NSDFU members contribute their own daily savings to the national fund and SDI and a few other donors have also made contributions. In order for this fund to have greater impact, there is a need for greater and more sustainable support.

Ultimately NSDFU seeks government contribution to this fund and indeed the government has at various times expressed interest in contributing – even matching shilling-for-shilling the contribution of the slum dwellers. NSDFU continues to negotiate for such ideas to become a reality. Convincing partners that investment in the urban poor is an efficient and prudent strategy for urban development is a central focus of the NDSFU. Dedicated sensitization efforts are required for members of the federation to fully understand how SUUBI operates and understand its full potential. When the poor control capital for urban investment, it enables them to negotiate on a more even playing field with formal bodies such as governments, banks, and development agencies.

As NSDFU member, Kyobe Mayanja, from Kawempe explains, “The first challenge is that at first when we were told about SUUBI people thought they would get individual loans. But now they know it is for community loans. Then people didn’t know about the 20 percent [contribution to secure a loan]. This has been a challenge. It is a good idea though, because it shows the federation groups are active in what they are doing and will take it seriously. The support for teaching people about SUUBI needs to be more. Communities need to know more about SUUBI. Another challenge is that people have been told for so long that the government would contribute to SUUBI, but they have not.”
To say that land is a highly contentious issue in Uganda is a gross understatement. Land evokes a passionate and intricate set of political and cultural sentiments in Uganda, the results of which often pose an intractable impasse, crippling planning and development initiatives. Land contestations all too often turn violent as claims of varied legitimacy go unresolved by the country’s ill-equipped formal systems. As has been the case in many of her sub-Saharan African neighbors, Uganda’s attempts to administer land have relied upon systems left by colonial powers and other imported cadastral systems. These approaches have proven powerless to disentangle the webs of layered land tenure arrangements to be found in the region. In Uganda’s urban centers, where these claims and counter claims are at their most concentrated, the land governance issue is among the most complex in the world. NSDFU knows that land tenure solutions are critical to urban upgrading and that these solutions will need to be negotiated at the community level. NSDFU is working to increase the awareness for its strategies in government, the private sector, and the donor community.

As explained by Daniel Wanyalo, NSDFU member from Mbale, “There is a problem with land. In many slums land is owned by a few individuals – but people living on the land do not have the right to fully develop it. Some people will develop on the weekend when council is not working. Most people in Mbale are tenants. We have collected information on this. Most of the young people don’t own land. Their income is not enough is not enough to own land. In order to own land, the procedures are so difficult and so expensive.

Though Mbale is a planned area, many people have customary land. It is not surveyed and there is no legal document to say it is their land. Then we face evictions. Also, the plans don’t reflect what is on the ground. They think the places are blank. As federation we need to update the maps to make sure they do not show areas are free that are not. People do not know the plans and sometimes the well-connected will connive to steal land that is planned for something else. Rich people can access the services to get the legal documents to get land, but not the poor.

When we experimented with the Social Tenure Domain Model (STDM) project [NSDFU partnership with GTLN/UN-Habitat], we were trying to create documents that show we are allowed to be here, that we are bonafide tenants. In case an investor comes I can prove I am a bonafide tenant with a document. There are a lot of land wrangles. The federation can help because it can mobilize the community and organize them. They can tell the truth: though you are this or that, you have a right. We can advise them and guide them. This can help us for proper planning. This can help stop a person from being evicted because they are on the road reserve, yet the person had no idea of that. It is not their fault. We can work closely with the municipality to do this. We can help can help to generate alternatives.”
3. Politics

Sometimes divisive politics can threaten the work of NSDFU. These negative political forces can be found at the national, local, and community level. The NSDFU is apolitical, but has not been immune to the influence of politics – especially around election times. The federation must work very hard to ensure that politics do not interfere with its work. The challenge it to keep focused on the larger agenda and not get caught up in the smaller battles of the day. NSDFU strives to build institutional relationships with government that are not politically or personality-dependent. They must survive changes in leadership at the national, municipal, and community level.

As Fred Sentamu, NSDFU member from Kampala Central explains, “Much of our work has been done regardless of politics. But within the community, when election time comes, sometimes people side with certain people. We might have a program to run, but because of that gap in that period you don’t do anything about your federation. When it comes to deciding who should do what, people start to look for that person they support politically to take the position. People tend not to look for the person who can do it best, but the one who supported him. Sometimes politicians who come from a different place won’t put emphasis on your area. This can be a challenge. Again, when someone is well-acquainted with your project – let’s say the RDC – tomorrow when you go to elections and he is dropped and the new person doesn’t know your program you have a challenge. Another issue, let’s say there is a counselor who brought things in your area. When the new one comes he sometimes doesn’t want to continue the work of the other one. We have had many experiences with this in our area, Kisenyi. To combat this, the regional federation members need to be stronger to drive their own agenda and follow up on their own things. They shouldn’t rely only on the national to help them. They are the most heartfelt in their programs. They will see things moving.”

4. Projects and Movement

NSDFU, like other community movements that have come before it, needs to ensure efforts to strengthen and build a community development institutions do not outpace community capacity building. The institutions and the movement must evolve together, as one, but with the institutions adapting to the demands of the movement, not the other way round.
When the federation began – and when it moves into new areas today – mobilization has an almost evangelical air about it as leaders seek to mobilize the masses around principled visions for a better future. The focus is on community organizing and capacity building. But, as more resources come in and the NSDFU engages in more and more projects, accountability and procedural institutionalization demands grow. Members find themselves writing reports, monitoring projects, and preparing accountabilities. NSDFU must grapple with the shifting emphases that come with increased attention to projects. The NSDFU must remain more than a project implementer if it is to affect social change.

As a community development movement such as NSDFU formalizes it must remain mindful of its mission and how it will distinguish its industry from the industry whose gaps in service to the poor it aims to fill. It must be vigilant in order not to lose what makes it unique and innovative, pragmatic and principled.

As NSDFU member Naiga Joyce from Jinja explains, “The federation is more than just projects. The federation has helped us know how to save and how to loan and how to enumerate and audit and start an urban poor fund. The projects we do have to be linked to savings and we have to have our meetings so they work. We always meet weekly because we can’t let our federation down. We have many friends in federation and we have to keep it going. Once we get a project we carry on savings because we want other projects to benefit other members. Once one network pays the loan for their project another network can benefit.”

5. Expansion versus Consolidation

Another challenge the federation has is to balance the need to expand, with the need to consolidate gains made. In 2013, NSDFU plans to expand to 9 new municipalities. This massive undertaking will place heavy demands on the NSDFU leadership and require that more leaders be groomed to facilitate the continuation of key processes in the existing federation. Additionally, during mobilization the explanations of the benefits of federation membership often raise expectations in communities that slum-upgrading efforts will be realized very quickly. NSDFU has to manage expectations when expanding and remind all members that being part of an urban poor federation is a process that evolves and that benefits accrue gradually.

As Odong Alison, NSDFU member from Kamwoyka explains, “One: when we are sensitizing them at first, they are told there are many benefits. Sometimes they don’t get these benefits as quickly as they think because they had such high expectations. Two: being that we are people who stay in the slums, we have many problems. Some are HIV positive, some are orphans, some are widows. As one federation we have so many different problems. When we expand we will have more and we have to help people with different challenges. For example, you might be working hard in
the federation and saving, but when you lose your husband, you can be back on the street. Sometimes we can lose federation members like that. If we want to expand more we have to make sure we keep the members we have and support them otherwise the effort is lost and the federation will go down.”

6. Technical Support

As the federation matures and its agenda becomes more complex and comprehensive, the technical support needs of the community movement shifts. In the early stages of the federation’s growth, community organizers are of critical importance as the movement takes shape and leaders are groomed from within the community ranks. As the federation grows it can mobilize members, organize its people, groom leaders, and manage many of its affairs with minimal support from professionals. Mature federations begin to seek technical support of a different nature. They require, for example, support from architects for their housing projects, planners to help with their settlement-wide planning initiatives, engineers to assist with their infrastructure upgrades, and finance professionals as they seek to grow their urban poor funds. The challenge is for these professionals to respond to the demands of the federation and not bring predetermined solutions. The authentic collective capacity of a federation can ward against this, but it will always be a challenge for the federation to convince some professionals of the value of community knowledge.

As explained by Umar Mudamba, NSDFU member from Jinja, “The technical challenges we have are that as federation we usually say that the members should do all the work. Most of the members call themselves technical. Many members are skilled, but they don’t have qualifications. We have challenges with professionals from outside. Many times they want to implement standards that are not realistic for the federation – in terms of money and skills. Many professionals intend not to listen to the federation. They come and say ‘this is what it has to be’ – like a dictatorship. Sometimes we, as federation, can be intimidated by those kinds of professionals when they come. They also don’t have so much investment in the project so they might say they are coming on Thursday, but then they don’t come until the next Thursday or even later.”

7. Staying True to the Base
As is the case with all large community organizations, the NSDFU must work hard to ensure that the leadership of the organization stays true to the aspirations of the base. In the NSDFU, the hopes, challenges, and aspirations of the savers are discussed at savings group meetings and these are communicated to network level representatives. At network meetings, these are synthesized and communicated to the regional leaders. Regional leaders will bring these discussions to the national level. Information travels from the national (NEC) back to the savings groups following the same path. The system must constantly be monitored to ensure it is working properly and the NSDFU is committed to continually strengthening its communication systems. One of the biggest causes of friction in the federation can be a lack of “information flow.” For the movement to stay true to the base, this communication is vital.

As Kabasyoba Florence from Rubaga explains, “Group leaders need to train the groups better and work to strengthen the committees. The communication needs to be very good between in the leader and the group. National leaders need to support the development of regional leaders to understand federation properly. Leaders need to know their roles and responsibilities.”

8. Evictions

Owing to the high land value in many urban informal settlements, many slum dwellers in Uganda live with an ever-present fear of eviction. While evictions can sometimes be necessary in the name of infrastructural development and public safety, certain safeguards must be put in place to ensure adequate consultation, compensation, and resettlement for affected persons.

For those living in absolute poverty, forced eviction represents an acute tragedy, often robbing evictees of their livelihoods and rendering families homeless and destitute. In the NSDFU, evictions can decimate saving scheme membership and place strains upon federation institutions, eroding community social capital and breaking apart those social structures and organizational capacities that rely on proximity. Sometimes it is the threat of eviction, rather than eviction itself that impacts communities. Often, an eviction threat is issued and communities are forced to live with uncertainty for protracted periods. During such liminal periods community development incentive structures are perverted.

Mindful of the centrality of information to issues of land tenure the National Slum Dwellers Federation of Uganda works to generate and disseminate such information and turn it into a source of strength for the urban poor. Mobilized and organized Federations are able to conduct large-scale enumerations and map each and every structure and its tenure arrangements. With this information in hand they can use information to back up their claims for just treatment. Indeed, the NSDFU has successfully stopped evictions in Nakawa, Kampala Central, and Jinja.
As explained by Zainabu Kagoro from Kampala Central, “Evictions in Kisenyi and in other parts of Kampala and other regions have really affected our program especially saving. I come from Kisenyi III and I have been a senior mobilizer in the federation since 2002. When I look back to 2002, when the federation had just started, so many people in Kisenyi I, II and III were active members and they were saving. The federation was spreading fast to cover parts of Kawempe and even Jinja. In recent times, evictions – both forceful ones and those not violent – have driven people off Kisenyi land as well as other areas. In 2009, very many households were evicted. About 130 families lost their homes in Kisenyi. These families had many savers. Just the other day, many more were pushed out. They were quietly compensated, but I know it was not entirely up to them. I know they miss Kisenyi, where they had come to call home for all these years. Now, the whole of Luzige Zone is gone and with its going goes the savers who we had mobilized and their hopes. It is really disheartening.”

9. Partner Priorities

Partnerships are a key component of the NSDFU strategy to scale and sustain its work. But partnerships can also pose a challenge for the federation. Partners, whether they be government, donor agencies, or academia, bring their own priorities and their own agendas and the NSDFU has to work to harmonize the different agendas of its partners as well as ensure federation programs and projects are demanded by the community – not driven solely by the priorities of those contributing resources. Sometimes it is easy for federations to shift their own agenda to suit that of a partner that promises funding. NSDFU must make sure to draw partners and resources into its own strategies rather than fit into the strategies of others.

As Anyango Goretti from Nakawa states, “Some partners treat us as backwards. They think we don’t have ideas. But, when we come up with our enumerations we are doing better than them because we know what is happening in the community and what we need. We can’t wait for government to do everything. Many NGOs in the community come with their funding and they have to do certain things. Many times they come for a short time, one or two years, and do what they had funding for and then leave.”

10. Increase Exposure
The NSDFU feels its program only needs increased exposure to grow. Thus, the challenge of how to efficiently spread the message countrywide is one they wish to devote more energy to. Being a community movement, there is no marketing director or public relations office in charge of promotion. The word is spread by NSDFU members themselves, moving door-to-door, house-to-house, and community meeting-to-community meeting. Being a slum dweller movement, sometimes the transport costs associated with the mobilization of new cities become prohibitive. As the federation plans to move into 9 additional municipalities in 2013, this challenge will be a central concern. Support from the Ministry of Lands, Housing and Urban Development as well as Cities Alliance will be of tremendous assistance, but NSDFU is eager to find additional solutions.

As Namakula Sarah, NSDFU members from Arua explains, “When people don’t understand that is when they don’t save. But when we sensitize people they are so eager to save and be part of federation. I have been sensitizing people on Suubi since morning! Even a lady from Toro came and she wanted to know about federation. I told her to go mobilize her people and then we will come. It is just a matter of moving to these places.”
Chapter 10: 10 QUICK FACTS

To end this book we will give you a few quick facts. These are the numbers that we show government, donors, and other partners to show what we’re doing. After reading this book you will know that these numbers cannot possibly convey the impact of the federation in its entirety. It is the stories you have read in this book that truly capture the impact the NSDFU is having. We hope that after reading the book you will appreciate that the number of members is the result of intensive mobilization by fellow slum dwellers. We hope you will understand that a ‘savings group’ is so much more than a group of people collecting money. We hope you will remember that the savings listed below have accumulated from the poorest members of Ugandan society saving 100 shillings per day. We hope you will know the organizational capacity it took to negotiate for land and enumerate whole municipalities.

1. NSDFU MEMBERS SAVING DAILY  31,228 members
2. NSDFU SAVING GROUPS  477 savings groups
3. NSDFU MEMBERSHIP  38,000 members
4. NSDFU DAILY SAVINGS  UGX 923,537,286
5. NSDFU SUUBI SAVINGS  UGX 73,389,600
6. NSDFU MOUs WITH GOVERNMENT  10 MOUs
7. NSDFU WOMEN DAILY SAVERS  31,228 women
8. NSDFU MALE DAILY SAVERS  9,509 male
9. NSDFU CITY-WIDE ENUMERATIONS  5 city-wide enumerations
10. NSDFU LAND SECURED FOR UPGRADING PROJECTS  34,000 square meters
CONCLUSION

Thank you for taking the time to read our book. At the end of this, our first decade of existence, we know that our journey has just begun. We know it is important to reflect upon our first ten years and this book has played a role in that process. We need to assess our achievements, our challenges, the hopes and frustrations of our members, and the impact we are having in our communities. We need to congratulate ourselves on how far we have come and challenge ourselves to think about how we can do things better. We hope you will read our 20-year anniversary book, in which we know our members will speak of even greater achievements!

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