Background

Zimbabwe Homeless People's Federation the Federation is a network of poor communities who live in urban and peri-urban settlements in the country. The communities save daily for housing and also give each other small loans in groups known as housing savings schemes. Current membership is pegged at 45 000 with an active membership of 21 000 families and the schemes are found in 27 local authority areas. The majority of the members live in informal settlements, backyard shacks and as lodgers in the low-income high-density areas. Since its inception in 1997, the Federation has built 536 houses, put in infrastructure (sewer, water and roads) for 1119 families and secured land for 4305 families. Central to the Federation process popularly known as 'uMfelandawonye' are the following rituals and principles;

- Community-based daily savings
- Community weekly meetings
- Monthly contributions to the loan fund
- Centrality of the role of women
- Community participation
- Community-to-community exchanges
- Community-centered surveys
- House model exhibitions

Dialogue on Shelter Dialogue is the supporting technical partner for the Zimbabwe Homeless People's Federation and is registered as a trust. The organization offers technical support and also mobilizes funds on behalf of the Federation to augment the loan fund. It also facilitates interface between central government, local authorities and other external agencies and communities. The technical partner also provides training to communities and helps to link communities with other organizations that can channel support.

Community-centered surveys

Surveys play a very central role in the Federation process. Community surveys led by uMfelandawonye are conducted as a way of allowing communities to take the lead in the process of identifying issues that affect them. Federation communities are mobilized to gather statistics and information about their own lives focusing on such issues as water, sanitation, health, education and general living conditions. The statistics are then used as a tool in negotiations with relevant stakeholders. The significance of this is that, from the onset, both development challenges and perceived solutions are defined from within rather than vice versa. Moreover, these surveys also assume a wider community-focus which enables them to rally everyone even beyond Federation membership. Such

Community-Based Savings

UMfelandawonye (Federation) members save daily in their groups known as housing savings schemes for housing and income generation projects. Savings are used as a strategy of mobilizing and rallying communities around common development challenges and more precisely urban poverty. Through community-based daily savings, families are able to create grassroots-centered pools of funds which cushion them against hardships that poor households have to grapple with on a daily basis. The cycle of borrowing and repaying characterizing the daily savings process also trains communities around loan and savings activities.

Centrality of the role of women

Women occupy a very important place and are central to the Federation process. They administer and manage the housing savings schemes' activities on a daily basis. They lead the process of problem identification and developing of solutions to both household and community issues. The rationale for this is the acceptance within the Federation that women bear most of the challenges of poverty and the need to create space for previously marginalized groups. Women are also involved in the construction activities of housing and infrastructure projects providing skilled and semi-skilled labour. However, the Federation process does not exclude men as their supportive role is recognized and welcome.

Gungano Loan Fund

Federation members contribute financially on a monthly basis towards a national loan fund, known as the Gungano Urban Poor Fund. The latter is wholly owned by the Federation whilst Dialogue on Shelter administers it on behalf of uMfelandawonye. Dialogue on Shelter also helps with augmenting of the fund's resources through outsourcing money from funders. Decisions about the fund's use and terms are made by the Federation through a national committee that is representative of the Federation's seven regions. The monetary contribution and decision-making space enjoyed by the Federation enables it to effectively own and control the fund. The Loan Fund is used to finance scaled-up income generation projects, infrastructure and housing projects.

Community-Weekly Meetings

Federation communities meet on a regular basis in their groups or housing savings schemes in order to provide members with an opportunity to meaningfully contribute and participate in their own development process. Community meetings allow members to raise and articulate issues with a strong one voice. Frequent interaction through community meetings also help in developing strong social networks that in turn promote cohesion and the collective element. The practice also creates a platform for members to meet physically and tackle issues that affect members as individuals or the whole community.

Community participation

Federation communities actively participate in their own development process through their own ideas, finances and labour contributions. Real community participation that is informed by the community's experiences allows Federation to maximize their potential and produce their own realities. They are thus able to reflect their aspirations and 'live-out' what they consider as their solutions. In this way, communities become the change agents themselves. Community participation also significantly reduces the costs of development projects thereby making them more affordable for Federation members. In the end, through effective participation the whole process mirrors them and hence they are able to own and identify with it.

Community-to-Community Exchanges

Federation communities visit each other as a way of facilitating learning and sharing experiences. The practice of learning from their peers enables communities to develop confidence and capacity to tackle poverty issues which they face in their daily lives. Community-to-community exchanges thus provide a mirror through which members can hear and see their potentials and more importantly their lives as experienced by others. This process is quite crucial in initiating problem-solving strategies and testing these in their own surroundings.

House-Model and Pilot Exhibitions

Prior to conducting infrastructure and housing projects on a big scale, the Federation undertakes pilot projects that seek to showcase their capacities and practicality of their solutions. Pilots are also used to demonstrate new innovations regarding urban challenges. This is done either through a house model or pilot sanitation blocks exhibitions. Communities are thus able to express their aspirations, albeit on a small scale, concerning the bigger goals they want to achieve and what is feasible. House-models and pilots also provide a training platform where Federation communities develop their skills in readiness for the subsequent scaled-up projects. When local authorities and central government officials witness these models, the whole task of negotiations becomes very easier than would have been the case without such pilots. Similarly, replication on a wider scale becomes a lot easier as well.

CONTACT INFORMATION

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Who Are We?