A report on a South Africa/Senegal exchange programme

The Women's Savings and Loan Network in Senegal visit the South African uMfelandaWonye
March 1999

In March 1999, a group of women from the Savings and Loan Network in Senegal visited the South African Homeless People's Federation. The idea behind the visit was simple: the Senegalese Network has a rich twelve-year experience in savings and loan schemes for income-generation activities, but lacks concrete experience in people-driven housing processes. From the South African Federation's experience, the Senegalese women wanted to draw lessons on how poor women can develop technical competence in design and layout, affordability studies, brick making, house design and construction. In exchange, the Senegalese wanted to share with the Federation their experience in employment creation and micro-activities a field that the Federation is keen to develop.

From March 10-15, the Senegalese delegation composed of Ndella Dieng (Chairperson of the Coop) Aminata Mbaye (Convenor of the Financial Management Committee) and Ndeye Astou Ndao (Board Member), accompanied by Yara Abdul-Hamid (translator/facilitator at Enda Graf) exchanged stories and experiences with the South African Umfelandawonye.

This document encapsulates the first exchange program between the two grassroots organization. It is structured around two main parts: a brief overview of the Savings and Loan Network and a recapitulation of the visit, observations, and lessons drawn.

Brief overview of the Women's Savings and Loan Network Senegal
Stricken by decades of economic crises and successive droughts, inhabitants of Senegal in West Africa are increasingly becoming impoverished. Today, more than 33% of the population are situated below the poverty line and a further 30% live in precarious conditions. The plethora of economic measures aiming at redressing the situation and implemented by the government with the assistance of multilateral organizations since the 1970s has induced few tangible results on the ground. Some even argue that measures such as the devaluation of the currency in 1994 have only succeeded in increasing impoverishment. The recent spurt in economic growth rate repeatedly and triumphantly cited by the government has not been translated into enhanced well-being of the population, who in any case are marginalized from the formal labor market.

A cursory glance at the streets of informal settlements in Dakar suggests that the "poor" are not waiting for governmental or non-governmental assistance. Street hawkers are busy making a living by vending any petty commodity they can lay hands on; and market stalls are proliferating in all the informal settlements. Relying on a long tradition of female entrepreneurship, women are playing a pivotal role in combating poverty by engaging in small-scale income-generation activities, such as petty trade, food processing and urban agriculture. More than 60% of households depend on the income accrued by these activities.

Urban poor women mobilize their savings and change their lives
In 1987, thirteen groups, composed in total of 103 women involved in informal sector activities, organized a general meeting in the informal settlement of Grand Yoff, in the outskirts of Dakar. During the meeting, held in the office of Enda Graf, an international NGO, the women insisted that the activities implemented by the NGO, such as nutrition and sanitation, didn't correspond to their preoccupations. Rather than delivering services or providing external solutions, the women insisted that the NGO should concentrate its efforts in helping the women address their own priority issues such as how to obtain access to credit.

Put into their place, and aware that their interventionist activities were not yielding any concrete results, the NGO swiftly but not painlessly decided to modify its own practices and methodologies by centralizing people's internal analysis of their situation. The outcome of this general meeting was the creation of the first Savings and Loan Scheme of the Women of Grand Yoff.

Weekly meetings between the women's groups and the support NGO were held for six months during 1987 to enable the women to design the mechanisms of the Scheme. It was decided that the women would mobilize local savings to constitute a revolving loan fund for income-generation activities. Initially, local savings were supplemented by a loan from the support NGO.

The scheme managed by the women themselves quickly expanded and today there are more than 18 such schemes in Dakar. Each scheme is autonomous but is linked to the Network, to facilitate exchange of experiences and expertise between the approximately 20,000 women members. The capital of the revolving fund is entirely based on local savings; the support NGO covers part of the administrative costs. The volume of disbursed loans has swiftly increased, with the women finding more and more ingenious mechanisms to tap into local financial resources. Since its creation, the Network has disbursed more than 10,500 loans. In 1997, loans amounting in total to 967,000,000 F CFA were disbursed.

Having developed an effective capacity in financial management, savings mobilization and loan disbursement, the Network decided to diversify its activities by setting up a Housing Cooperative. Since its creation in 1990, the Housing Cooperative, which counts more than 780 members, has been struggling to obtain land.

After long and arduous negotiations with the Ministry of Urbanism and Housing, the Cooperative purchased in 1994 a 1.5 hectares plot of land. It took a further three years for the government to clear the land, which will provide shelter for 67 families of the Cooperative with the remaining 90% of members still seeking to obtain land.

Most of the 67 members' savings have been depleted by the unexpectedly high cost of land purchase (initially estimated at 400,00 F CFA, the land was finally sold for 900,000 F CFA per family). At the onset, the Cooperative had envisaged sub-contracting professionals to construct the houses. The professionals, however, want to charge a further 2,700,000 F CFA to provide one-bedroom houses; the Cooperative members are however reluctant to purchase houses that will not easily accommodate their family (on average households are composed of more than six members). More and more, the Housing Cooperative realizes that in order to attain its objective of accessing housing, it has to develop alternative strategies, both in the domain of construction and land acquisition.

Fertile exchange of knowledge and competencies between grassroots organizations?
Rather than seeking advice from technicians, professionals, and government officials, the Housing Cooperative decided to draw lessons from the experiences of other grassroots organizations in Africa. The Coop women reasoned: who can discuss people-driven housing process better than community-based organizations themselves? The Senegalese women didn't have to search far for a people's organization working involved in the housing sector. A chance contact in 1998 between People's Dialogue, an NGO supporting the South African Homeless People's Federation, and Enda Graf lead to the establishment of links between the two grassroots organization, and in March 1999, the first exchange visit to South Africa took place.

Recapitulation of the visit
From March 10 to 13, the Senegalese women gathered together with various Housing and Savings Scheme of the Western Cape to engage in a dialogue on their respective activities and experiences. The three-day stay in Victoria Mxenge Housing Development in Phillipi was filled with a myriad of activities. In-depth discussions with Patricia, Federation chairperson, site visits and informal meetings with savings schemes enabled the Senegalese to understand the Federation's history, various components and accomplishments.

The Victoria Mxenge women explained to the Senegalese that they were eager develop income-generation activities; Patricia pointed out that the savings scheme has recently acquired more land, in order to develop a commercial centre and practice urban agriculture. Aminata Mbaye, Convenor of the Financial Management Committee briefly explained to Patricia the Senegalese women's experiences in farming, food processing, and trading.

During their brief stay in Cape Town, the three Senegalese women were also able to concretely observe the Federation'sapproach. They accompanied Rose Molokoane (National Chairperson of the Federation) on a loan recovery session, observed women (from the Vukuzenzele Housing Scheme) brick-making techniques and attended a meeting between People's Dialogue and the Federation on the challenges facing the Vukuzenezele housing scheme.

On March 13, the Senegalese delegation left Cape Town. They spent two days in Ouakasie, near Johannesburg, interacting with local leaders, visiting "Federation" houses, attending a general meeting in the nearby area of Garankuwa, sharing their experiences in employment creation. All the activities were punctuated by frequent laughter, singing and dancing with the Federation members.

On the 15th, after a brief visit to People's Dialogue in downtown Johannesburg, the women were taken to Protea South, in the region of Gauteng, where a group of women from the Zimbabwe Homeless People's Federation were also staying. During the evening, the South African women explained their techniques in housing design and modeling, the Senegalese women presented their experience in income-generation activities, and the Zimbabwean women shared their aspirations of acquiring land and building homes.

First impressions - Common approach, objectives
From the onset of the visit, the commonalties between the two grassroots organizations' approach were apparent. The Senegalese were surprised by the extent to which the two organizations share the same vocabulary. Ndella Dieng, Chairperson of the Cooperative, exclaimed at the end of her stay in Victoria Mxenge: "We've experienced a "mirroring" effect through our contact with the Federation. We hear the Federation women talk and we feel like we're still in the midst of a meeting in Senegal, since the same vocabulary is used: "mutual learning processes" (rather than training), "network of community-based schemes" (as opposed to pyramid structure), "opportunity-driven approach" (rather than problem-based), facilitator (rather than technician or professional). People's Dialogue operates in a similar manner to Enda Graf; and the director of People's Dialogue sounds just like the Coordinator of Enda Graf!"

Through their dialogue with the Homeless People's Federation, the Senegalese and South African observed that:

Saving is the central component of both organizations. The techniques of savings mobilization, however, differ. The South African case Federation is based on daily savings collection, whereas the Senegalese network is based on the principle of deposit. In Dakar, 26 savings stall have been set up in market places – where women are known to spend a good proportion of their time, either as market vendors or as consumers – to maximize the amount of savings collected and to discourage moneylenders.

The two organizations perceive savings collection as an "entry point" into a community, rather than a purely financial transaction. Savings mobilization enables the organizations to enter the community, mobilize people, and encourage community-based initiatives. Ndeye Astou, Board Member and Savings Manager in Senegal, affirms: "when women deposit their savings, we offer technical advice, and we encourage women to network, to exchange experiences. We also organize meetings to encourage the community to collectively analyse their own situation ". Likewise, the treasurer of Housing and Savings Scheme in Cape Town says, " because of daily savings, we are always in contact with our members; we always inquire about their family, their economic activities, and their house".

Contrary to common assumption, financial capital exists and circulates within low-income communities, even amongst the marginalized. In Garankuwa, near Johannesburg, blind residents were the initiators of the savings scheme; in Dakar, physically handicapped people are at the forefront of Pikine savings scheme. The question is how to mobilize local savings and re-circulate it within the community, so that it benefits the largest number of people, especially the poorest and "powerless".

More than tapping into local financial resources, the principal objective of the grassroots organizations and their support organizations is to value and develop human resources Community-to-community exchange visits, study tours and collective analysis, brainstorming enhance poor people's capacities to analyse, experiment, evaluate, innovate and create.

Housing processes: technical or organizational issue?
Since its establishment, the Housing Cooperative has worked primarily on savings mobilization, relying on the government for land acquisition, and on professionals for the more technical issues of housing development. During their exposure visit to South Africa, the women realized that poor women themselves could control the entire housing process from savings mobilization to house design and construction. The main body of visit focalized on the Federation's expertise in housing processes. The Senegalese wanted to capitalize on the Federation's experience, and eagerly listened to the women expound on the seven Federation components Savings Mobilization, Exchange Programs, Enumeration, Land Units, Technical Team, Training, Loans.

The three women, however, reiterated during their visit, "we're not positive whether we can develop the necessary technical capacity to undertake such work". Ndeye Astou Ndao expressed an additional worry, "now that we have concretely witnessed the South African women's work, we know this can be done. Can we do it? I just hope that we can convince the women back home that it is feasible. "

The Federation women and Joel Bolnick and Iris Namo of People's Dialogue, repeatedly insisted that women can easily develop housing-related technical skills; and that the technical component was secondary to organizational development and mobilization. Patricia pointed out that the South African women were able to develop their technical skills through exchange visits with the Indian organization, Mahila Milan. "We didn't know either how to conduct affordability studies, make bricks, design plans or construct houses, but we experimented and we learned. And now we teach women from other countries, such as Zimbabwe. Rose affirmed, "If you succeed in mobilizing people, you can learn to do pretty much everything. Technical issues shouldn't be a stumbling block".

The repeated reassurance of the Federation women assuaged their worries; first-hand observation of the South Africans making bricks and designing plans finally convinced the Senegalese women that they too could potentially become "professionals". The Senegalese were particularly interested to note the Federation women's down-to-earth explanation of technical issues. Aminata Mbaye claimed, "When I asked the technician (who works with us in Dakar) to show us how layout plans are designed, he used such a sophisticated jargon, that I barely understood a word he said. In Protea South, during our last evening, we asked a woman to draw us a plan. When she explained house modelling, I understood and felt that I too could do it."

Ndella Dieng added, "the South African woman had such a lovely way of explaining house modelling, she compared it to giving birth. She said that before a baby is born, the mother spends hours imagining the dream child she will give birth to, the eye colours, and size of handsÉ. Building house is the same process, you imagine your dream house, the number of rooms, the size of the kitchen, the corridor, yow draw it.. .when you learn to measure and to design plans, you return to your initial drawing and re-work on it".

Mobilization re-visited
Undoubtedly, the "success" of both organizations is based on social mobilization. Both organizations started small and scaled up rapidly. The first groups of women – Victoria Mxenge in South Africa, Grand Yoff in the Senegal – initiated community-to-community training sessions, and the networks of savings schemes expanded swiftly in both countries.

In comparing the practices and approaches of both organizations, the Senegalese women observed that the Federation continues to centralize social mobilization and participation, whereas the Senegalese Network has – to a certain extent – become bureaucratised. As the women developed their financial skills, they have gradually come to place less emphasis on mobilizing people, and infusing the Savings and Loan Schemes with the "Network spirit". Says Ndeye Astou, "Up until today, we place emphasis on building a sense of community, and creating social links between the different communities. But we have become, let's say, more professional, and tend to forget the importance of ceremonies, of singing, of creating slogans – the strategies that the Federation, for example, uses in mobilizing people".

Centrality of national leaders
In Cape Town and Ouakasie, the Senegalese women also noticed the centrality of national leaders

(Patricia and Rose) in the Federation housing process. Initially, the Senegalese questioned whether the decisive role of the leaders was a mobilizing factor or on the contrary whether it leads to a centralization of power and decision-making.

The Senegalese women's preliminary impression was that the members were more organized in the presence of national leaders. During a lengthy discussion between the Senegalese and the Savings Schemes in Ouakasie, Federation members explained that the leaders "accompany" the members until the women build their self-confidence and self-reliance. A Federation member in her sixties told the Senegalese, " Rose is young enough to be my daughter, but she is like our teacher. She taught us a lot. Before I wouldn't even speak in public, but Rose kept on encouraging me until now I feel very sure of myself". The Senegalese women told the Federation members that the Network had in the past acute internal problems. In the early 90s, the founding members of the Network wanted to monopolize decision-making power, and had prevented the younger members from becoming autonomous. The Senegalese explained that they solved this problem by decentralizing the management of the Network, despite opposition by the founding members.

Support NGOs
The role of support NGOs was brought up time and time again during the exchange visit. Both organizations stressed the crucial role played by the NGOs in the development of their activities. The concepts of partnership, alliance and autonomy underscore the relationship between the NGOs and the grassroots organizations. Nevertheless, the South African and Senegalese perceived that the relationship could sometimes be fraught with tension and contradiction.

The Senegalese advised the South Africans to strengthen their autonomy and to become more involved in the operational and financial management of uTshani fund. The South Africans pointed out that Federation is the key decision-maker of policies governing the uTshani fund; and that the claimed that the creation of Inqolobane indicates that the women are becoming more autonomous.

Concluding comments
The 10 to 15 of March visit was an "exposure visit", for the organizations to get to known each other, to share stories and experiences. Both the grassroots networks and the support organizations perceive the visit as a starting point, the beginning of a mutual learning process.

The South Africans suggested that the next step can be a delegation, composed of representatives of Mahila Milan and South African Federation, visiting Dakar to share with a wider group of Senegalese women their expertise in housing processes.

From the moment the South African women welcomed us at Cape Town airport to the day of our departure, we were treated with warmth and great hospitality. Despite the language barrier, we were able to communicate and share stories. We are all Africans, working to transform our lives; we all aspire to gain knowledge, money and power. We are eagerly waiting for the South Africans to come one day to Dakar. We have much to learn from you, and we have much to teach you.

Viva South African Homeless People's Federation, Viva People's Dialogue, Viva Savings and Loan Network of Dakar! – Ndella Dieng, on behalf of the Senegalese Delegation