



SDI Annual Report 2017



Published in Cape Town, South Africa by SDI.

This report was compiled and edited by the SDI Secretariat using content produced by the network's affiliated slum dweller federations.

The Secretariat wishes to acknowledge the support of The New School in New York's International Field Programme (IFP) students: Gifti Abakoyas, Kyle Ballou, Sofia Delger, Claudio De Los Reyes, Trevor Krafnick, Alexa Lacey-Varona, Eleanor Peck, and Joëlle Santos who provided conceptual, research, design, and drafting support for this publication.

Layout and Design by Bradley Abrahams / FIXER Solutions.



the global voice of the urban poor

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1.

Introduction

1.1 Who We Are ?

SDI was officially launched in 1996 as a transnational social movement of the urban poor following years of peer-to-peer exchanges between Indian and South African slum dweller movements and subsequent inter-Africa, inter-Asia, and intra Africa and Asia exchanges. These exchanges revealed the critical value of a network of community-based organizations driven by the poor themselves. The network now brings together over a million slum dwellers in over 30 countries across Africa, Asia, and Latin America. The federations comprise thousands of the most vulnerable women, men, and youth who are mobilized around dynamic savings schemes networked at the settlement, city, and national levels to drive a collective, bottom-up change agenda for inclusive and resilient cities and to influence global development.

Federations use tools and strategies such as daily savings, peer-to-peer exchanges, community profiling, enumeration, and mapping to organize a critical mass of urban poor communities in cities of the Global South – enabling them to engage with local and national government as partners in development rather than beneficiaries, and to shift development agendas to be more inclusive and pro-poor and ultimately more resilient and sustainable. These organic movements enable the urban poor to change their own lives and the shape of their cities.

The savings collectives that form the building blocks of SDI provide a supportive space for poor women and youth to become active local organizers and drivers of urban transformation rooted in gendered, local, and communal priorities. Organized communities co-produce citywide strategies for securing tenure and increasing access to basic services, housing, and livelihoods with their local and national governments. They also play a central role in implementation, monitoring, and evaluation of these strategies.

The SDI network consists of a professional Secretariat, a federation-led Management Committee and Board, and a Council of Federations. SDI is situated as a unique actor in the urban ecosystem and one that is a keystone for effective development. It is unparalleled in its capacity to bring together slum dwellers across three continents and to facilitate partnerships between poor communities, governments, and development partners. SDI prides itself on making investments in poor people's efforts to drive their own development.





THEORY OF CHANGE

The overall intended impact of SDI's work is the creation of inclusive and resilient cities where the lives of the urban poor are substantively improved.

Pathways to change



Settlement



City



Global

What SDI does

- We organize women-led savings groups and network them at settlement level
- We profile, enumerate, and map our settlements
- We mentor and train women leaders
- We support livelihood-building
- We equip youth with multi-media documentation skills
- We conduct settlement forums for dialogue between communities, government, and other urban stakeholders

- We network savings groups into city-scale federations
- We support partnerships between city governments and federations
- We produce citywide profiles and maps of all informal settlements
- We support city forums to shape urban policy and practice
- We establish community upgrading funds
- We support peer-to-peer exchange
- We design, build, and manage slum upgrading projects

- We participate in global debates to influence policy
- We support regional hubs of national slum dweller federations
- We support peer-to-peer exchange between federations and their partners
- We manage Urban Poor Fund International (UPFI) and other community finance facilities
- We use our data to inform, monitor, and evaluate development agendas and commitments

What change looks like

We see slum settlements that are recognized by the city, have secure tenure, and universal access to basic services. We see safe and healthy communities where social cohesion is evident and even those with low incomes have access to economic livelihood opportunities and pro-poor credit. We see communities engaged in dialogue with government and our youth filled with opportunity and hope.

We see cities where development is inclusive and urban decision makers recognize and value the skills, knowledge, and data of organized urban poor communities. We see institutionalized collaboration spaces for dialogue and strong partnerships for the coproduction of transformative policy, practice, and investment. We see citywide improvements to tenure security, housing, infrastructure, services, and livelihoods. We see slum upgrading supported by innovative pro-poor finance instruments that improve the lives of the poor and inclusivity and resilience of the city at large.

We see a world where organized urban poor communities are considered valued partners in urban development decision-making and where investment in inclusive and resilient urban development is prioritized. We see global decision-makers exhibit an increased capacity to integrate community driven knowledge in policy and practice, enhancing the social, human, physical, political, and economic capital of urban poor communities and enabling transformation of the status quo.

Outcomes

- Improved public health and safety
- Enhanced livelihoods
- Integrated and resilient neighborhoods
- Greater strategic influence of the urban poor

- Institutionalized collaboration between the urban poor and government
- Pro-poor data driven development
- Equitable and integrated urban policy implementation
- Expanded pro-poor financing instruments

- Global urban decision-making is slum-friendly as a result of collaboration with the urban poor
- Global public sentiment supports slum-friendly cities
- Greater global investment in pro-poor urban development

The Road to Resilience

This edition of SDI's Annual Report centers on the issue of resilience. Emerging from the field of ecology, the term describes the capacity of a system to maintain or recover from disruption or disturbance. Cities are also complex systems and a resilience framework addresses the interconnectedness of formal and informal city futures. Moreover, it enables a nuanced reflection on the nature of shocks and chronic stressors – recognizing that the latter are particularly acute in slum dweller communities and that this critically undermines the entire city's economic, social, political, and environmental resilience.

In 2015, nations recognized the urgent need for resilience-building at all levels within the principles and targets of three global frameworks, namely: the Sendai Framework for Disaster Reduction, the Sustainable Development Goals (SDGs), and the Paris Agreement. Now more than ever a clear mandate at the highest level compels us to collaborate and take swift and bold action to create more resilient cities. In cities characterized by informality and inequality, one of the most influential stakeholders will be the world's billion slum dwellers. The dominant sentiment that development – resilient or otherwise – must be delivered to this population is losing credibility. The scale of the challenge is too great. Increasingly it is being acknowledged that cities will be stronger when there is partnership and co-production, rather than short-sighted delivery efforts that often exacerbate vulnerability.

Understandably, slum dwellers prioritize addressing the chronic, daily stressors they face, while those in formal neighborhoods focus on building resilience to shocks. The challenge is to see how these intersect and how the city's ability to manage the stressors of the most vulnerable dramatically improves the city as a whole. Simply put: the city is only as resilient as its most vulnerable communities. As such, cities must acknowledge that a resilient informal sector strengthens the resilience of the city at large. It is necessary to view slum dwellers not as vulnerable persons to whom resilience must be delivered, but rather as key agents of change for the city. They upgrade their living and working conditions in ways that increase safety, security, and well-being, while also increasing their participation and leverage in citywide processes of urban planning, management, and investment.

As with personal resilience, city resilience demands awareness, acknowledgment of reality, and a capacity to move beyond reactivity to responses that are proactive, thoughtful, and beneficial to the whole. The most enlightened individuals and cities will be those that understand their responsibility to the most vulnerable and to the planet. Our 2017 Annual Report showcases some of SDI's achievements over the past year on the road to resilience.



Organizing the Report: The SDI Hubs

The SDI network is active in Africa, Asia, and Latin America where slum dweller federations are organized into regional hubs. The 2017 Annual Report is organized the same way, bringing together lessons and experience in the form of mini case studies from each region.

Within the scope of the report we can only showcase a few examples per hub from the past year. Not only is there insufficient space to document every affiliate in the network, but there is also insufficient space to explore the depth and breadth of federation resilience-building efforts in each country. We hope the mini case studies highlighted will pique your interest to learn more.

The case studies are presented in three simple sections and draw attention to the added value urban poor federations offer cities' resilience-building efforts.

Organize

At the heart of any community-led change is the process of organizing. This is the essence of the value addition SDI offers inclusive resilience-building efforts. The change comes from within marginalized communities and it is both the process and product of SDI efforts that contribute to enhanced resilience. SDI federations are organized around savings, which amplify the resilience-building character of SDI. When savings groups organize at the settlement and city level into a federation, they are capable of addressing issues at scale with awareness of the interconnectedness of the issues faced. This builds essential social and political capital among the most marginalized and is at the heart of building absorptive capacity for shocks and stressors in poor neighborhoods.

Collaborate

SDI understands that communities, even when organized, cannot go it alone in their efforts to build city resilience. Local and city governments are essential in the building of urban resilience and a top priority of all slum federations is to continuously push to advance these relationships, to collaborate in the formulation of city plans and policy formulation, and ultimately to partner in its implementation and evaluation. The adaptive capacity of cities can be dramatically enhanced by such collaboration, which promotes shared responsibility and ownership for solutions and, critically, shifts the balance of power in cities to reduce marginalization.

Thrive

SDI's ultimate aim is to create inclusive and resilient cities where the lives of the urban poor are meaningfully improved. More successfully absorbing and adapting to shocks and stressors is insufficient. True resilience requires systemic transformation. SDI seeks to transform slums into neighborhoods that "thrive" and present a sustained capacity to improve livelihoods and wellbeing.

To sum up each mini case study, we make explicit reference to some of the indicators of city resilience monitored by the City Resilience Index (CRI) developed by Rockefeller Foundation's 100RC programme and Arup.

The Road to Resilience in SDI's Asia Hub

The Asia Hub comprises the following federations:

- The National Slum Dwellers Federation and Mahila Milan, India
- Homeless People's Federation of Philippines Incorporated (HPFPI)

The Asia Hub supports organized slum communities in:

- Sri Lanka
- Nepal

The Asia Hub works in partnership with the Asian Coalition for Housing Rights (ACHR) in:

- Bangladesh
- Myanmar
- Thailand
- Cambodia
- Indonesia

	India	Philippines	TOTAL
Active Cities	81	20	101
Active Settlements	694	67	761
Savers	49,008	8,679	57,687
Cities Profiled*	1	4	5
Settlements Profiled*	631	45	676
Tenure Secured (HH)	42,458	7,703	50,161
Sanitation Improved (HH)	16,809	228	17,037
Water Improved (HH)	-	32	32
Houses Improved	9,142	1,652	10,794

*Refers to those on the KYC platform using standardized tools



4.1 Inclusive Investment Guided by Community-led Profiling in Manila

Organize

As of 2017, the Homeless People's Federation of the Philippines Inc. (HPFPI) has organized 360 groups in 20 cities and towns. In partnership with SDI and the Human Cities Coalition (HCC), the federation is currently exploring strategies for influencing private sector urban infrastructure investments. In the capital city of Manila, a major port-linked investment plan was commissioned to guide trillion-dollar investments. This scale of investment is essential for reducing risk in this extraordinarily dense city. However, far greater attention needs to be given to the impact of such investment during the tendering process – both by the issuing government offices and the companies awarded the tender. Unless this is enshrined in procurement and tendering protocols guiding investment we will continue to see the forced eviction and thoughtless relocation of thousands of slum dweller families and overall city resilience will be undermined. So how can the urban poor become part of the dialogue and protocols for planning such investments? As is often said in SDI, unless you're organized you won't count. The federation has commenced profiling and mapping of selected settlements in Malabon City, Manila Metro. Community members were trained to map and profile their communities and analyze the data on settlement demographics, land status, basic service vulnerabilities, location hazards, challenges, and priorities.

Collaborate

In 2017, the community presented their information to the Mayor of Malabon City and other city officials to initiate a dialogue on priority issues. The administration acknowledged that they did not have comparably detailed data on informal settlements and requested the federation expand their efforts to profile all informal settlements in the City of Malabon. This is a critical first step in efforts to convince government that investment protocols should be developed that take impact on the poor into account. The SDI affiliates in Philippines and India are working closely on this engagement with HCC, understanding that working only at the local level is insufficient for achieving inclusive megacities. Powerful global forces shape development in the megacities of these countries and the federations are being forced to rapidly expand the scope of their partner engagement.

Thrive

The lessons from this initiative in the Philippines are being watched closely by the SDI network. If HCC and SDI can influence procurement and tendering protocols to demand high quality, community-driven data on informality, and the involvement of urban poor communities in the planning and execution of infrastructure projects, it will radically advance the influence of local knowledge and the impact of SDI's Know Your City campaign. These measures can ensure that infrastructure is designed to enhance city resilience rather than undermine it. An added benefit of this engagement with private sector investors is a better understanding of how to de-risk private sector infrastructure investments in informal settlements. Given that the lion's share of the urban built environment is financed by the private sector, SDI understands that shaping the investment decisions of this sector and ensuring they do not abdicate their responsibility will be critical to inclusive and transformative development.

The Philippines slum dweller federation efforts are improving city resilience as a result of proactive multi-stakeholder collaboration, organizing actively engaged citizens, and creating protocols for consultative urban planning and investment.



4.2 Private Sector Collaboration for Energy Justice in Mumbai

Organize

As of 2017, the National Slum Dwellers Federation (NSDF) and Mahila Milan in India have organized 694 groups in 81 cities and towns. Home to the oldest national federation in the network, the India SDI Alliance is a critical driver of peer-to-peer exchanges to organize and capacitate federations in Asia and the network at large. This year it became a key organizer of communities looking to find solutions to energy poverty. Success stories of energy-poor communities gaining improved access to renewable, affordable, reliable, and safe electricity through innovative strategies frequently reference rural areas but what of the urban poor communities? How can state strategies for energy security keep pace with the continued expansion of urban populations while at the same time satisfying existing demand? Can the human, financial, political, and environmental assets of the urban poor be harnessed to increase energy security and contribute to city resilience more broadly?

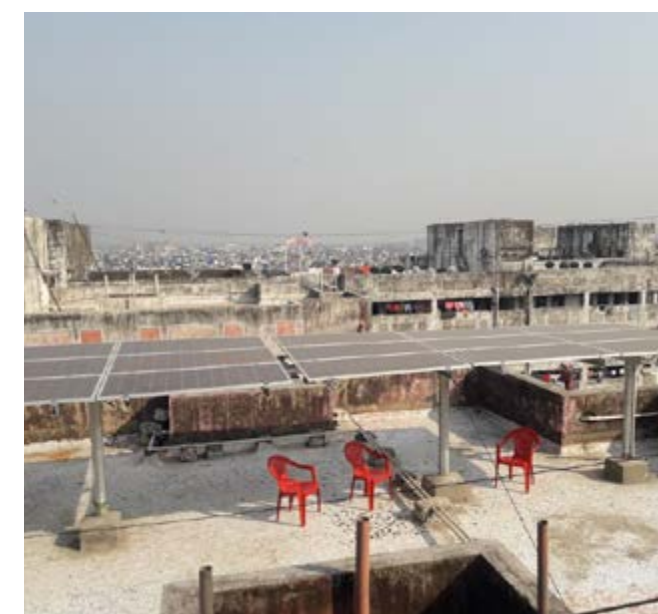
Collaborate

Both Maharashtra State and the Indian Central Government are working hard to incentivize use of renewables in the country's energy mix. In November 2017, NSDF and Mahila Milan, with their support NGO, SPARC, held discussions with a private sector developer, the state electricity distribution company, and the Slum Rehabilitation Authority (SRA). They agreed to partner on a precedent-setting, community-managed pilot project installing grid-connected rooftop solar PV onto government-built, low income city housing projects in Mumbai. This small-scale embedded generation infrastructure will subsidize the energy tariff of the housing's public utilities, including water pumps, lifts, and corridor lighting, freeing up additional financial resources for use by the cooperative in the maintenance of the buildings. Women from Mahila Milan have been trained in routine maintenance and energy use monitoring of the solar system. Ultimately, the aim is to demonstrate a model that can be locally financed and managed and contribute to energy security and financial resilience for the city at large.

Thrive

As a result of the community's organizing power, government cooperation, and the help of the private sector, the India SDI Alliance is aiming to reduce the electricity tariff for some of the poorest apartment dwellers in Mumbai. The aim is to install these systems in four more buildings in Mumbai during the first part of 2018. If the pilot proves successful, there are at least 500 such buildings housing very poor relocated or rehabilitated households in Mumbai that could benefit from replication of this project.

The India slum dweller federation efforts are enhancing city resilience by improving access to affordable clean energy, building skills in poor communities, and supporting multi-stakeholder collaboration.



The Road to Resilience in SDI’s East Africa Hub

The East Africa Hub comprises the following federations:

- The National Slum Dwellers Federation of Uganda (NSDFU)
- Mungaano wa Wanavijiji, Kenya
- Tanzanian Urban Poor Federation (TUPF)

	Kenya	Tanzania	Uganda	TOTAL
Active Cities	21	8	20	49
Active Settlements	183	228	214	625
Savers	74,410	23,475	74,795	172,680
Cities Profiled*	9	3	15	27
Settlements Profiled*	314	281	181	776
Tenure Secured (HH)	23,560	124,553	2,608	150,721
Sanitation Improved (HH)	7,796	4,296	10,568	22,660
Water Improved (HH)	20,499	6,052	10,143	36,694
Clean Energy (HH)	-	-	298	298
Houses Improved	295	119	-	414

*Refers to those on the KYC platform using standardized tools



5.1 Solar for the Slums of Jinja

Organize

As of 2017, the National Slum Dwellers Federation of Uganda (NSDFU) has organized 2,052 groups in 20 cities and towns. In Jinja, as in many cities in Uganda, the poor generally pay significantly more for electricity than formally grid-connected city residents. In addition, they are often exposed to grave danger by illegally tapping the main supply, or mixing kerosene with diesel to prolong its use — exposing themselves to respiratory risk and fires that quickly wipe out entire settlements. The federation has been organizing in Jinja for over ten years and is recognized for having one of the strongest community-government partnerships in the SDI network. In 2017, the federation began to organize for clean energy solutions, starting with targeted profiling and enumeration of informal settlement energy needs and priorities.

Collaborate

With support from SDI, the federation was able to develop and sign an MOU with Jinja Municipal Council (JMC), leveraging a 10% subsidy for 650 solar home systems and securing support for a pilot for solar-powered off-grid public street lighting. This contribution was subsequently increased to a 50% financial contribution by the Mayor. The project demonstrates an alternative basic energy service delivery model delivered by a community-based service cooperative with a membership drawn from the regional federation. The Jinja Basic Energy Service Cooperative provides subsidized access to home systems and will work in collaboration with the JMC to fabricate, install, and maintain pedestrian street lighting. The project aligns with settlement upgrading spatial plans co-produced by the federation, university and NGO partners, and the Council to provide visible and tangible change around which the community can organize to achieve more complex aims, such as land sharing agreements. Project finance is managed through the federation savings and loans systems. The project design offers a cost optimization model for clean energy service delivery for low-income households and public spaces in low-income communities.

Thrive

Uganda is known for having some of the best conditions for solar energy in the world. Although the solar market in Uganda is well developed, the sector has yet to accommodate the majority of the urban population who reside in slums. With this project, Jinja has become a learning center for solar energy solutions, hosting peer-to-peer exchanges and trainings with federations from across East Africa. The project aims to improve the built environment and the lives of the poorest and, critically, build the agency of the urban poor and their capabilities related to project management and design. The project is directed by a multi-stakeholder advisory committee to the office of the Town Clerk, a body which includes federation members and has proven highly influential in the project's success to date.

The project demonstrates the potential for inclusive and collaborative energy solutions to combat energy injustice and build greater urban resilience.



5.2 Simplified Sewer System in Dar es Salaam

Organize

As of 2017, the Tanzanian Urban Poor Federation (TUPF) has organized 735 groups in 8 cities and towns. Community-led profiling in Dar es Salaam consistently identifies sanitation as a primary concern for informal settlement communities and the affordability of solutions as a principle barrier to scalable solutions. In 2013, the community in Vinguguti began to organize around this critical issue in an effort to find innovative sanitation solutions. Through a participatory design process that involved the whole community, a flexible sewer design emerged. Savings groups mobilized their members to contribute towards the costs of upgrading family toilets for connection to the micro-sewer.

Collaborate

To arrive at the design, the Vingunguti community together with the Tanzania SDI Alliance, Ardhi University, and the local municipality conducted a joint feasibility study. The gathering of various actors and organizations allowed for a constant exchange of ideas, knowledge, and planning strategies. The agreed upon technological approach uses pipes with a smaller diameter, an adjustment that allows them to be installed at a shallower depth and a flatter gradient than the conventional sewer system. This approach is far less labor intensive, disruptive, or expensive than conventional sewer systems. During the pilot phase, 230 people (44 households) were connected.

Thrive

With the pilot phase complete, a strong demand from other households emerged. The municipality has recognized the simplified sewerage system as a viable option for the Kombo settlement area and officials at Dar es Salaam Water and Sewerage Authority are in agreement that communities within the simplified sewerage area should be charged a minimal tariff. This agreement must still be formalized with the Energy and Water Utility Regulatory Agency (EWURA). Community technicians have been equipped with skills related to trench excavation, installation of sewer pipes, and construction of manholes. In addition, communities have been trained in low-cost bio digester toilet construction and have begun upgrading or replacing their latrines. The utility company is providing oversight and quality assurance. The learnings from this project will feed into a planned World Bank investment in the Dar es Salaam Water and Sewerage Corporation (DAWASCO) for decentralized wastewater treatments and simplified sewerage systems in the city.

The Tanzania slum dweller federation efforts contribute to improved city resilience by reducing human vulnerability via improved access to sanitation, building skills in construction and planning in urban poor communities, and demonstrating effective multi-stakeholder collaboration.



5.3 The Mukuru Special Planning Area, Nairobi

Organize

As of 2017, the Kenya slum dwellers federation - Muungano wa Wanavijiji - has organized 1,026 groups in 21 cities and towns. In Nairobi, the Mukuru belt of slums forms one of Nairobi's largest informal settlements. A 2016 structure count by the federation established the settlement's 100,561 units comprised of residential households, businesses, institutions, and utilities. In March 2017, these settlements were declared a Special Planning Area (SPA) by the County Government of Nairobi. This landmark declaration offers an opportunity to rethink the conventional city planning toolkit as it relates to large-scale inclusive informal settlement upgrading. It also offers a welcome commitment to the tenure security of Mukuru's slum dwellers. The declaration allots a 2-year period for a participatory planning process to develop an innovative area-based upgrading plan for Mukuru. Cognizant of the rare and urgent opportunity this presents, the federation is undertaking intense organization of the Mukuru settlements into women-led savings groups and neighborhood associations. This should help to ensure robust community participation at every stage of the planning process and the incorporation of local businesses and enterprises in the upgrading and service delivery value chain. The federation is committed to ensuring youth are not excluded from this process and are organizing them to contribute to the visioning and execution of the redevelopment through SDI's Know Your City TV and other Muungano youth support programs.

Collaborate

The Mukuru SPA declaration is the result of action-based research and interactions between the Nairobi County Government and a number of institutions that work with the Mukuru community, through support from the International Development Research Center (IDRC) and SDI. Partnering organizations include Muungano wa Wanavijiji, SDI Kenya, Akiba Mashinani Trust, Katiba Institute, Strathmore University, University of California Berkeley, and the University of Nairobi. These organizations have worked with county government to establish thematic consortia assigned the role of contributing to an inclusive master plan. Each thematic consortium develops a solution that encompasses the community vision, financing, legal, and spatial dimensions. This process is aimed at producing policy briefs that offer a representative vision and range of solutions to be consolidated through a series of planning studios.

Thrive

The federation's enumeration data reveals a debilitating poverty penalty that this project seeks to unlock. Redirecting funds currently spent on exploitative, informally-managed housing, services, and land, and developing strategies for channeling these funds towards upgrading, will serve as a precedent for citywide resilience-building efforts. These resources are not mere pocket change: Muungano and its partners uncovered that slum residents in Mukuru pay some 45-142% more for electricity, 172% more per cubic meter of water, and more per square meter for a shack than middle class housing residents do for formal housing. Dismantling this poverty trap and improving lives and livelihoods is the objective of the Mukuru SPA consortia whose work is scheduled for completion by March 2019.

The Kenya slum dweller federation efforts contribute to improved city resilience by setting precedents for actively engaged citizens to be part of urban planning at scale, by engaging in proactive multi-stakeholder collaboration, and coproducing appropriate land use and upgrading plans.



The Road to Resilience in SDI’s Southern Africa Hub

The Southern Africa Hub comprises the following federations:

- The Federation of the Urban and Rural Poor (FEDUP) and the Informal Settlements Network (ISN), South Africa
- The Shack Dwellers Federation of Namibia (SDFN)
- Zambia Homeless and Poor People’s Federation (ZHPPF)
- Zimbabwe Homeless People’s Federation (ZHPF)
- Swaziland Low Income People’s Organization (SLIPO)
- Botswana Homeless & Poor People Support Federation
- Malawi Homeless People’s Federation

	Botswana	Malawi	Nambia	South Africa	Swaziland	Zambia	Zimbabwe	TOTAL
Active Cities	6	28	86	51	3	45	73	298
Active Settlements	38	2,167	175	1,769	11	300	272	4,732
Savers	2,701	26,273	22,906	43,999	655	49,075	12,221	157,830
Cities Profiled*	-	4	25	29	2	1	3	64
Settlements Profiled*	-	63	80	418	7	26	38	632
Tenure Secured (HH)	-	13,111	7,347	13,458	-	122,715	14,939	171,570
Sanitation Improved (HH)	-	11,874	169	13,932	-	2,880	2,965	31,820
Water Improved (HH)	-	161,041	366	13,520	-	796	4,000	179,723
Clean Energy (HH)	-	21,025	-	200	-	20	279	21,524
Houses Improved	-	927	4,529	13,458	-	688	2,725	22,327

*Refers to those on the KYC platform using standardized tools



6.1 Building Savings and Social Capital in Malawi

Organize

As of 2017, the Malawi Homeless People's Federation has organized 505 groups in 28 cities and towns. It is well known that the central organizing tenet of SDI revolves around women-led savings groups. The value of savings to a poor community's ability to absorb or adapt to shocks and stressors is paramount, and the social networks that women-led savings group create amplify benefits to community resilience. In 2017, the federation facilitated the formation of new savings zones in Thyolo, Mulanje, Chikhwawa (Southern Region), Mchinji and Salima (Central Region), and Rumpi and Nkhata-Bay (Northern Region). The formation of the savings zones has helped create frequent learning platforms that enhance the social, political, and economic capital in these local networks. In addition, the year saw the federation conduct regional youth savings symposiums. The symposiums brought together youth leaders from all districts and the mobilization of approximately 500 youth savers.

Collaborate

During the course of the year, the federation participated in dozens of meetings and forums organized by government and its agencies. During the meetings, the federation advocated for the adoption of federation rituals – especially savings – throughout slum communities in Malawi. As a result of the meetings, the federation entered into an agreement with the Reserve Bank of Malawi (RBM). The agreement will see the federation working hand in hand with the central bank in mobilizing and training savings groups throughout the country. The federation was identified by the central bank after noticing that almost all the other savings approaches have been plagued by mismanagement. This agreement is expected to increase the visibility of the federation, resulting in the opening of new saving zones, an increased number of organized urban poor communities, and reduced vulnerability in slum communities.

Thrive

As savings groups and networks mature, they move into loan-making and explore more creative community funds to support basic services and infrastructure projects. Households contribute monthly to funds from which they are able to take loans. Within the savings group structures, the federation has introduced training on group investments, documentation on the impact of savings, and loan interest tracking and management. To increase livelihood options, close to 100 youths were equipped with skills in the production of various art and craft products and one group in Lilongwe opened a bakery. These efforts enhance financial literacy and access in urban poor communities and create improved economic livelihoods. The networking of these groups at settlement, city, and national levels builds social and political capital in urban poor communities.

The Malawi slum dweller federation efforts contribute to city resilience through the building of collective identity and community support as well as the building of skills and training that improve urban poor livelihoods.



6.2 Improving Public Sanitation in Masala Market, Ndola

Organize

As of 2017, the Zambia Homeless and Poor People's Federation (ZHPPF) has organized 600 groups in 45 cities and towns. The federation has long organized communities around the issue of sanitation. This year ZHPPF took on the challenge of creating a public sanitation facility for one of the busiest markets in Zambia: Masala Market in Ndola. The market houses some 3,000 vendors, including fish, fruit and vegetable traders, restaurants, agro-product sellers, carpenters, and hardware suppliers. Situated close to the Main Masala Bus Station, which serves passengers from across the country, an estimated 30,000 shoppers pass through the market each day. Given the volume of trade and proximity to consumables, the need for adequate sanitation facilities in the prevention of disease is critical. Savings groups in the area organized and negotiated with local authorities for permission to design a project to address these needs.

Collaborate

Ndola City Council expressed willingness to work with the federation on the project and was eager to explore new strategies for ensuring public service facilities do not quickly fall into disrepair. The federation offered assurances that the community could manage the facility and gave examples from its own experience and the experiences of peers in the SDI network. With the agreement of the Council to provide land and technical assistance, the 22 savings groups in the area took part in a participatory design process for the facility, which will go beyond a simple public toilet and instead become a multi-purpose income-generating venture. The community received training in construction and contributed sweat equity to bring their ideas to life.

Thrive

The finishing touches are being put on the unit, which is set to launch early in 2018. More and more federations are exploring ways to combine basic service facilities with business to make the most of precious land in informal settlements, incentivize good maintenance of facilities to protect the viability of attached businesses, and even cross-subsidize the cost of maintenance. The facility will employ 11 local people, drawn from the federation membership, and market vendors anticipate attracting more shoppers once the facility is complete.

The Zambia slum dweller federation efforts contribute to city resilience by improving sanitation, reducing human vulnerability, and demonstrating strong community engagement with government.



6.3 Building Resilience Brick-by-Brick in Namibia

Organize

As of this year, the Shack Dwellers Federation of Namibia (SDFN) has organized 724 groups in 86 cities. The federation has been recognized for decades of strength as an organizer of informal communities around savings and self-build housing in Namibia. These efforts were recognized in 2015 by a campaign launched by the honourable Monica Geing, First Lady of Namibia, and the CEO of Standard Bank Namibia. The Buy A Brick campaign sells eraser bricks in Standard Bank branches and donates money raised to the federation for construction of permanent houses for low and no-income Namibians in order to “erase shacks in Namibia”. Federation organizing was crucial to shaping this innovative Corporate Social Investment (CSI) program that is unique in its capacity to support the efforts of the poor to improve their homes and cities.

Collaborate

In 2017, the collaboration raised N\$2 million – representing a 43% increase from the previous year and supporting the construction of 54 houses by the federation. The funds received are loaned to communities through the federation’s Urban Poor Fund at a monthly interest rate of 0.5%. Repayments feed the revolving fund in order to extend more finance to the poorest and to construct more homes. Federation members in Namibia have become experts in the art of housing construction and settlement upgrading. With support from its support NGO, Namibia Action Housing Group (NAHG), the Association of African Planning Schools (AAPS), and the Namibia University of Science and Technology, the federation is highly adept at facilitating planning studios and collaborating with students and local officials in hands-on approaches to inclusive settlement upgrading.

Thrive

The federation aims to build 1,000 homes per year and the Buy A Brick campaign aims to mobilize the private sector to support the urban poor to achieve this goal. Standard Bank has admirably committed to support the federation through this campaign for as long as the need for housing among the urban poor persists. When the general public, the government, organized communities, local NGOs, and the private sector come together in such efforts the potential for scale is infinite. Through peer-to-peer exchange, SDI seeks to encourage replication of this inspired initiative throughout the network.

The Namibia shack dweller federation efforts contribute to improved city resilience by demonstrating effective multi-stakeholder collaboration, supporting integrated shelter planning, and empowering urban poor stakeholders. Skills building in planning and construction and improved access to safe and affordable housing are all indicators of improved resilience.



6.4 Clean Cooking for Improved Health in Cape Town

Organize

As of 2017, the South African Federation of the Urban and Rural Poor (FEDUP) has organized 626 groups in 51 cities and towns and works in close collaboration with the Informal Settlements Network (ISN) as part of the SA SDI Alliance. This year, the Alliance organized around the issue of unclean cooking. Toxic smoke from indoor cooking with charcoal and paraffin kills 4.3 million people annually and primarily affects women and children. At a forum in Cape Town it was clear how much the issue resonated with leaders from the city's shack settlements. The women explained the significant challenges posed by unclean cooking and heating. They explained the paraffin they use for cooking and heating causes chest pain and congestion. They lamented the frequent accidents, injuries, and shack fires caused by paraffin cookers and heaters, reciting terrible stories of injury and property loss. They explained how expensive paraffin and kerosene becomes in the winter (when distributors increase their prices) and how far they have to travel to purchase it. They explained that they prefer to buy fuel in small quantities due to unreliable incomes. The upfront cost of a gas canister is also prohibitive and the tanks are hard to carry around settlements. They said electricity is expensive and is frequently cut off in the settlements. At a community forum convened by the federation and ISN in the neighborhood of Gugulethu, a demonstration of the Philips clean cook stove was held and the community cooked lunch on the stove to test out the technology. It was a chance to interrogate the stove's affordability, functionality, and fuel.

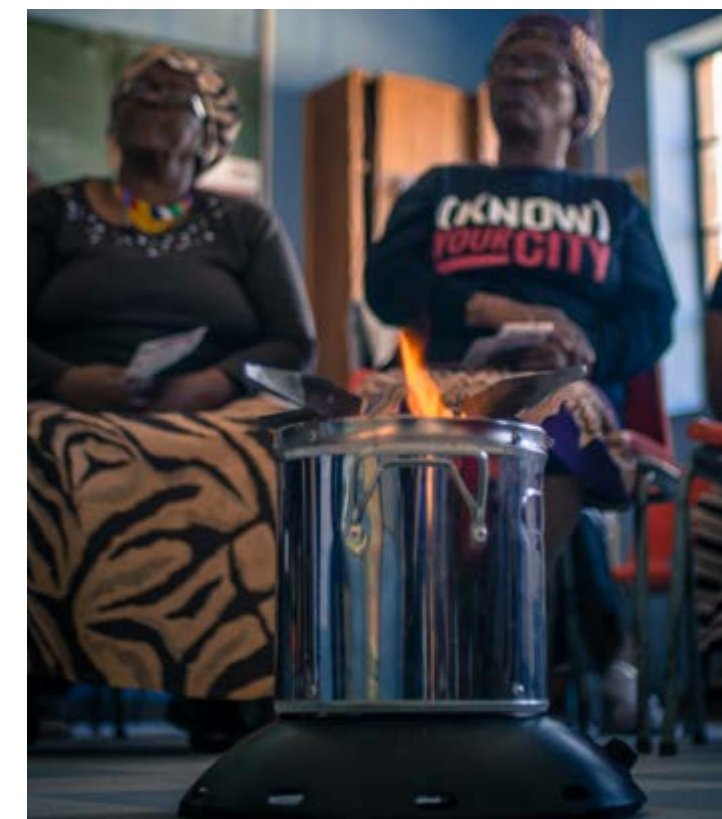
Collaborate

Once it was agreed that the stove was safe and cost effective, SDI and the SA SDI Alliance launched a joint venture under the title of “Partnership on Clean Cooking Projects in Cape Town”. The collaboration brings together a social enterprise, Clean Cooking Revolution (CCR), and communities in the SA SDI Alliance with the intention of scaling CCR's operations into new markets. The so-called “last mile distribution” challenge is well known in the renewable energy sector and many federations are exploring ways to collaborate with businesses to bring quality products into the informal settlement market and create business opportunities for their communities. To this end, the collaboration aims to pilot an innovative model of community part-ownership – or equity – in a social enterprise. SDI is providing project level support, assistance in the identification of new settlements with a demonstrated need for improved cookstoves, as well as strategic advice to the SA SDI Alliance regarding how to structure a recoverable investment with CCR.

Thrive

In South Africa, the partnership with CCR has the potential to lead to additional collaboration in the area of stove manufacturing. The federation will feed knowledge back to CCR about product user experience and adaptations that women in informal settlements prioritize. Through the Know Your City TV program, youth from shack settlements have been equipped with media training in order to document the present state of cooking in their settlements and produce film and media to raise awareness of the dangers of unclean cooking. Using data gathered through profiling and enumeration and SenseMaker ® work, they are able to target the message effectively.

The SA SDI Alliance's efforts contribute to improved city resilience by reducing human vulnerability resulting from indoor air pollution and fire hazards. Their efforts improve access to clean energy and build skills and livelihoods among the urban poor.



6.5 Know Your City Touches Down In Botswana

Organize

As of 2017, the Botswana Homeless & Poor People Support Federation has organized 106 groups in 6 cities and towns. Thanks to impressive organizing by the Botswana federation, it was able to negotiate the development and signing of an MOU with the Francistown City Council in 2016 to launch a Know Your City campaign. This year saw the federation organize to turn words into reality. In May 2017, the federation organized a learning-by-doing peer-to-peer exchange to bring their Namibian, Zimbabwean, and South African comrades to Francistown to kick-start the citywide profiling and mapping effort.

Collaborate

The collaboration exhibited during the exchange was impressive. Local community members, the Botswana federation, local tribal authorities, Francistown City officials, Botswana Statistics, and slum dwellers from Namibia, South Africa, and Zimbabwe all gathered to kick-start the profiling of Francistown settlements. The learning-by-doing approach favored by federations throughout the SDI network ensured learning was practical and action-based. The teams learned to use GPS devices and tablets as they did the work, ensuring they tested their knowledge in real time and produced results as they learned. The teams uncovered hidden informality manifested in backyard shacks and considerable sanitation deficits in many areas.

Thrive

The Know Your City campaign is off to a great start in Botswana. Meetings have been held at the national level with the federation and its peers from SDI to work towards replication of the Francistown MOU at national scale. Impressive commitments by various national government offices to work together and ensure they harmonize and streamline information gathering in low income areas has encouraged the federation that Know Your City has landed at an opportune time. The MOU signed in Francistown and the one in development at national level outline a commitment to implement a number of innovative, precedent-setting pilot projects (supported by the federation's Bhabhanani Urban Poor Fund) emerging from the needs identified in the Know Your City Campaign.

The Botswana slum dweller federation efforts contribute to improved city resilience by demonstrating effective mechanisms for community to engage government through Know Your City, the promotion of active citizenship among the urban poor, the building of cohesive communities, and support to collaborative urban planning.



6.6 New Beginnings for Stoneridge Evictees in Harare

Organize

In January 2016 over 3,000 Arlington families were evicted by the Central Government and re-settled in Stoneridge without proper shelter or basic services. The Zimbabwe Homeless People's Federation and its support NGO Dialogue on Shelter commenced an emergency shelter project in December 2016 aimed at providing emergency transitional housing to 231 of the most needy families. While the project was catalyzed as an emergency response, the federation will ensure efforts are focused on long term tenure security, shelter, and services for the community. The community has organized themselves into 14 savings schemes and community teams were organized including technical, security, and savings. Twenty community members were trained to erect structures on bricks to increase lifespan the of the structure. Flooring was constructed from a layer of 100-250 bricks contributed by the household.

Collaborate

The Zimbabwe Homeless People's Federation and the City of Harare worked in close partnership on the project. The District Assistant's office played a key role in all community activities, such as beneficiary identification and selection and distribution of wooden cabins to the beneficiaries. A technical team of 24 members including local authority officials (the District Administrator and the Councillor of Stoneridge, two staff from Dialogue On Shelter, three members of the Zimbabwe Homeless People's Federation, and fourteen Stoneridge residents was established to manage the project and agree on project beneficiaries.

Thrive

The families now living in new homes in Stoneridge are negotiating with government to ensure their tenure is now secure. They are living in safe housing and have been able to reunite with children sent to live with other relatives following the eviction. With brick floors and raised foundations, the families say they are better able to withstand periods of heavy rain than they were in their previous location. Using their savings, the families have begun to make improvement to their basic homes and have even started growing small vegetable gardens. Community exchange programs are underway to support the community to identify the most effective sanitation solution for their settlement. In particular, Stoneridge families now interact with other federation communities such as Dzivarasekwa Extension and Gunhill. These communities have secured tenure and collaborated with the city authorities to improve services.

The Zimbabwe slum dweller federation efforts contribute to improved city resilience by reducing human vulnerability, improving access to safe and affordable housing, building skills and offering training among the urban poor, and the building of cohesive communities.



The Road to Resilience in SDI’s West Africa Hub

The West Africa Hub comprises the following federations:

- Ghana Federation of the Urban Poor (GHAFUP)
- Federation of Urban and Rural Poor (FEDURP), Sierra Leone
- Federation of Liberia Urban Poor Savers (FOLUPS)
- Nigerian Slum/Informal Settlement Federation
- Fédération Togolaise des Habitants des Bidonvilles, Togo
- Fédération Sénégalaise Des Habitants (FSH), Senegal
- Fédération Lagne-Manegre (FELAM), Burkina Faso
- Slum/Informal Settlement Federation of the Republic of Benin

	Burkina Faso	Ghana	Liberia	Nigeria	Sierra Leone	Senegal	Togo	TOTAL
Active Cities	1	25	2	2	5	5	1	41
Active Settlements	2	191	6	53	136	64	3	455
Savers	1,641	20,748	2,107	2,683	7,824	1,945	2,631	39,579
Cities Profiled*	-	18	1	2	3	-	-	24
Settlements Profiled*	-	142	11	80	34	-	-	267
Tenure Secured (HH)	10,236	20,121	-	-	-	6,705	-	37,062
Sanitation Improved (HH)	-	1,416	-	-	-	68	-	1,484
Water Improved (HH)	-	6,911	-	-	7,079	-	-	13,990
Houses Improved	-	97	-	-	-	165	-	262

*Refers to those on the KYC platform using standardized tools



7.1 Turning Evidence to Influence at Forums in Monrovia

Organize

As of 2017, the Federation of Liberia Urban Poor Savers (FOLUPS) has organized 62 groups in 2 cities. In July 2016, as part of the Cities Alliance-supported Liberia Country Program (LCP), slum dwellers in Liberia began profiling, enumerating, and mapping their settlements. This year, the federation conducted the citywide slum profiling and mapping of Greater Monrovia Area and fully enumerated West Point, one of Monrovia's settlements most at risk of coastal flooding and eviction. While organizing communities to undertake this feat was historic, the federation had more organizing work to do in order to influence planning.

Collaborate

Based on lessons learned from their peers in Uganda, Kenya, and Ghana, the Liberians decided to organize settlement forums to interrogate the data with the community and extract priorities for slum upgrading and the City Development Strategy. In June, the federation convened its first forums. In West Point, Clara Town, Peace Island, and Duport Cow Field Community, the federation convened spaces for residents and officials to return and verify the information gathered and to generate consensus on the interventions required to transform their settlements into safer, healthier neighborhoods. SDI federation leaders from Uganda and Kenya supported the establishment of these settlement forums, which will continue to be used for community planning and identification of projects to be funded by the Community Upgrading Fund set to launch next year. Collaboration is a key hallmark of the Cities Alliance Country Programs and SDI is proud to play a lead role in community organizing across the programs in Africa.

Thrive

These efforts positioned the federation as a key player in the first Monrovia City Forum held at the Monrovia City Council in February 2017. The slum dwellers stood out for their in-depth knowledge of informal settlements across the city and their readiness to partner in development of the National Urban Policy, the Monrovia City Development Strategy, and frameworks under development including the Slum Upgrading Strategy and Affordable Housing Framework. FOLUPS presented on their efforts to build a culture of savings and active citizenship in Greater Monrovia. The Liberia federation aims to improve tenure security, services, and housing for the urban poor.

The Liberia slum dweller federation efforts contribute to improved city resilience through building effective mechanisms for community partnership with government, collaborative hazard monitoring and risk assessment, and proactive multi-stakeholder collaboration to develop inclusive urban policy frameworks.



7.2 Developing Alternatives to Waterfront Evictions in Lagos

Organize

As of 2017, the Nigerian Slum/Informal Settlement Federation has organized 162 groups in 2 cities. As with most federations in the SDI network, combating evictions is the federation's key mobilizing force. In the past 5 years, waterfront evictions have escalated owing to land grabs associated with an inflow of finance for luxury coastal development projects. The federation has used a combination of organizing strategies to try to stop the brutal evictions - evictions characterized by the overnight bulldozing of settlements housing tens of thousands, police setting fire to peoples' homes and belongings, and the firing of live and rubber bullets to drive communities off the land. Federation profiling data on 40 waterfront communities with an estimated combined population of over 300,000 has been essential to informing the #SaveTheWaterfronts campaign to end forced evictions and ensure eviction alternatives are prioritized.

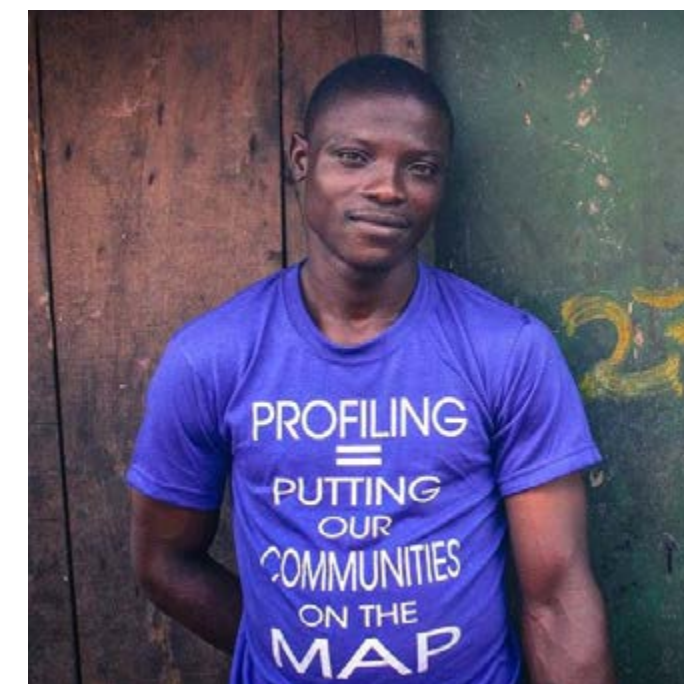
Collaborate

Despite a highly hostile environment, the federation has continued to work to build relationships with government. In the past year, progress has been made with the Lagos State Ministry of Health and the Lagos State Urban Renewal Agency (LASURA) with whom the federation has signed MOUs and is undertaking pilot projects to demonstrate eviction alternatives and city development that is in line with New Urban Agenda commitments. Peer-to-peer exchanges with other SDI federations and their government partners have been an important contributors to shifting perceptions in some government circles. Collaboration with other civil society actors has also been critical for raising awareness among the Nigerian public that - aside from contravening national and international law - the demolitions of peoples' homes and livelihoods is neither a strategy for eliminating slums nor a strategy for building secure and prosperous cities.

Thrive

Much is at stake in these efforts to demonstrate eviction alternatives and show there is another way. Since the absence of services in informal settlements is often used to justify removals, an effective first step in navigating the land tenure continuum can be the extension of these services to informal communities and the setting in motion of processes to upgrade *in situ*. It is an uphill struggle to say the least. In a city such as Lagos, with some of the most expensive land and housing markets on the continent, the forces against the federation are fierce. Poverty and deepening inequality are acute threats to the resilience of Lagos.

The Nigeria slum dweller federation efforts contribute to improved city resilience by reducing acute human vulnerability resulting from forced eviction, mobilizing cohesive communities, and organizing them to act as engaged citizens. These efforts are geared toward driving proactive multi-stakeholder engagements and building mechanisms for community engagement with government in pursuit of inclusive safety, security, and wellbeing in the megacity.



7.3 Collaboration for Reducing Risk in the Coastal Slums of Freetown

Organize

As of 2017, Sierra Leone's Federation of Urban and Rural Poor (FEDURP) has organized 272 groups in 5 cities. Vulnerable coastal slums in Freetown are plagued by seasonal flooding and their designation as risk prone areas means the threat of eviction is ever present and the extension of basic services restricted. For communities whose livelihoods are heavily linked to their proximity to the ocean and whose incomes do not permit residence in formal areas of the city, this presents an acute challenge. Believing in the maxim "information is power," the federation has organized communities to profile, enumerate, and map their settlements and engage government and other partners to explore solutions that promote environmentally conscious and equitable development - upgrading where possible and relocating where necessary based on comprehensive analysis. This year, the federation completed a Freetown citywide profiling report comprising 62 slum settlements as a contribution to this effort.

Collaborate

The complexity of the issues facing coastal slums should not be underestimated and collaboration with other federations facing the same challenges, as well as other organizations with expertise in these issues, is essential. In Sierra Leone, the federation has collaborated with the Sierra Leone Urban Research Center (SLURC), established as part of the Comic Relief-funded Freetown Urban Slum Initiative dubbed, "Pull Slum Pan Pipu". SLURC brings together national and international research institutes and local stakeholders to enhance the well-being of informal settlement dwellers. The federation also works closely with Y-Care International, the local YMCA, and their support NGO Center for Dialogue on Human Settlements and Poverty Alleviation (CODOHSAPA) to organize youth and bring them into the profiling, enumeration, and local advocacy efforts of the federation.

Thrive

The federation is proud that many officials formerly in support of evicting coastal slum settlements are now engaging communities and other stakeholders in a search for alternatives. The collaborations as part of the Freetown Urban Slum Initiative have been critical to this shift. The partnerships have also served to increase understanding that the daily risks faced by informal settlement dwellers in these areas actually serve to entrench vulnerability to an even greater extent than episodic shocks. As such, there is an effort to collaborate on reducing such vulnerability as the longer-term alternative to forced eviction. This is an important first step on a long road to resilience for these highly vulnerable settlements.

The Sierra Leone slum dweller federation efforts contribute to improved city resilience by building the capabilities of actively engaged citizens and working as part of proactive multi-stakeholder collaborations to reduce exposure to fragility and achieve inclusive integrated planning.



7.4 Amui Dzor Solar Project in Ashaiman

Organize

As of 2017, the Ghana Federation of the Urban Poor (GHAFUP) has organized 338 groups in 25 cities and towns. A few years ago in Ashaiman, Greater Accra, the federation and its partners constructed a low cost housing project for 36 families, incorporating commercial facilities and public space. The development is called the Amui Dzor Housing Project and it is managed by a community cooperative. This year, the community began to organize its members and consider how they might capitalize on the Energy Commission of Ghana's subsidy programme for rooftop solar PV. This aims to promote renewable energy use for households but is framed as being only accessible to detached houses rather than multi-family dwellings such as Amui Dzor. The priority for the organizing was to establish whether a solar project could reduce the utility bills of Amui Dzor residents and provide a reliable source of electricity to homes and businesses.

Collaborate

With support from the federation support NGO People's Dialogue and SDI, the federation began engagement with the Energy Commission to request a partnership for the solar electrification of Amui Dzor and demonstrate Ghana's first multi-family housing facility to make use of a net metering and smart metering system. The community argued that the project would serve as a precedent-setting project for affordable low impact housing. The Energy Commission signed on with enthusiasm as did the Ashaiman Municipal Council, both agencies providing significant support to the project. The ground was set for project design and implementation.

Thrive

The final project design not only reduces the energy tariffs of the cooperative, but increases their resilience to electricity tariff increases and outages. Although this project involves a building retrofit, the intention is for it to set a precedent for solar integration into all future low-income housing developments. The Amui Dzor project complements the Ghana Alliance's efforts to extend access to household solar kits and lanterns. In all projects, the federation has trained members in solar system installation and maintenance.

The Ghana slum dweller federation efforts contribute to improved city resilience by increasing access to affordable and clean energy, improving skills and offering training in low income communities, and demonstrating effective mechanisms for partnership between communities and government.



The Road to Resilience in SDI’s Latin America Hub

The Latin America Hub comprises the following federations:

- Brazil Alliance
- Tejiendo Ciudades, Bolivia

	Bolivia	Brazil	TOTAL
Active Cities	3	3	6
Active Settlements	27	7	34
Savers	546	554	1,100
Tenure Secured (HH)	-	4,564	4,564
Sanitation Improved (HH)	60	4,564	4,624
Water Improved (HH)	-	4,564	4,564
Houses Improved	338	1,209	1,547



8.1 Recife Hosts Brazil's First National Slum Dweller Exchange

Organize

As of 2017, SDI's Brazil partner is supporting 17 savings groups in 3 cities. In the last year, organizing efforts concentrated on coordination with local institutional partners, expansion to bring new groups into the network, and supporting groups with their specific challenges. These strategies were pursued in Osasco, Varzea Paulista, and Recife. In September 2017, Recife hosted Brazil's first national exchange to bring these groups and their partners together for the purpose of exploring shared concerns and strengthening the relationship between efforts in each region/city. Topics discussed centered on women and youth, land regularization, and the environment as they relate to community organization and The Right to the City.

Collaborate

The community in Ilha de Deus, Recife, collaborates strategically with a host of actors including other popular movements and regional NGOs. A joint project with Habitat for Humanity International (HFHI) is under preparation in which the community will combine various profiling and enumeration approaches pioneered by SDI and HFHI to combat eviction threats and enhance tenure security for slum communities. Efforts are also underway to bring more youth into the network and introduce savings to new communities in the city and region. As part of this effort, the groups hope to document the history of their organizing and leadership of urban poor communities. In terms of government collaboration, Ilha de Deus are beginning to act at municipal level as part of Recife's Master Plan Discussion Forum. This effort is being undertaken in partnership with the Women's Secretariat of the Recife Municipality, HFHI, and ActionAid. The group is also taking part in the Urban Reform Forum in coordination with organized youth groups (FOJUPE) and women artisans and fishing communities.

Thrive

The national exchange convened this year was an important step in building solidarity among slum dweller groups across the country. At present the groups work effectively in their various communities, but do not have a strong sense of belonging to a national network. In partnership with the local NGO Rede Interação, considerable alliance opportunities exist with the potential to bring about a shift in The Right to the City dialogue that positions slum dwellers as partners rather than beneficiaries of resilient city developments.

The Brazil slum dwellers' efforts contribute to improved city resilience through the building of collective identity and support, organizing active citizens, and strengthening pro-active multi-stakeholder collaboration.



8.2 A People's Housing Fund for Bolivia's Poorest

Organize

As of 2017, the Tejiendo Ciudades federation has organized 32 groups in 3 cities and towns. The groups - comprising of more than 500 members - meet weekly, and this women-led federation organizes around securing tenure and improving lives and livelihoods. The federation has undertaken profiling and enumeration in support of their efforts to secure tenure and housing for urban poor women.

Collaborate

Collaboration with government has not been easy for this federation. Considerable efforts have been made but the federation feels too many of the spaces they have tried to influence are captured by political forces and hostile to the urban poor. For the time being, the collaborations sought by the federation are with neighborhood boards and other grassroots communities rather than with public or private institutions.

Thrive

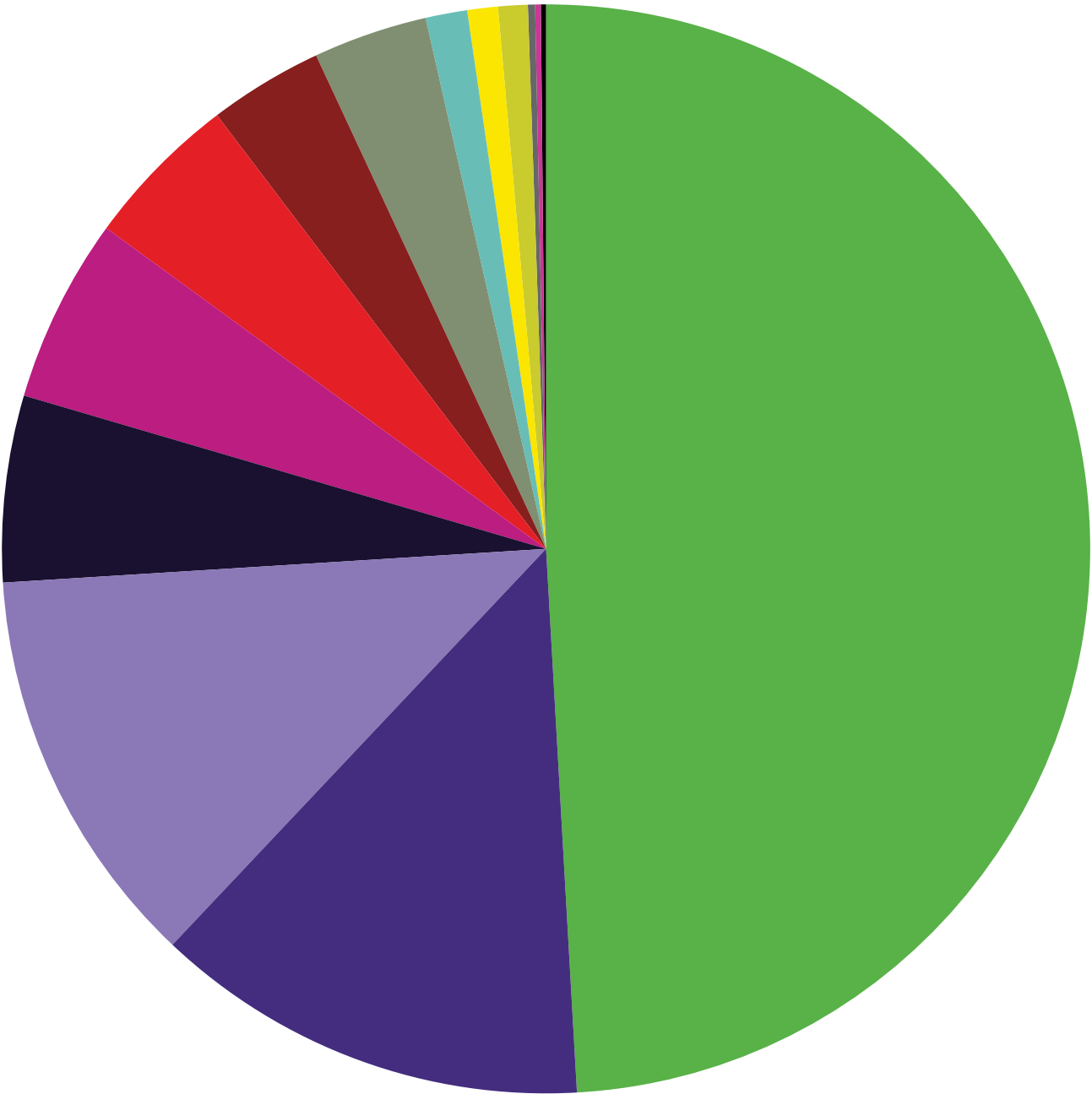
The Bolivia federation has registered impressive results in this challenging space, improving the homes of 385 households and securing the tenure of many more through a combination of negotiation for land regularization and legal action. The federation manages its own Popular Housing Fund offering loans to slum dwellers in four categories: 1) Upgrading houses, 2) Securing tenure, 3) Basic services, and 4) Equipment. The loans are short term (six months) and typically between USD \$150-300. They offer minimal interest of 0.5% per month. The federation has dreams to one day build its own Community Bank.

The Bolivia slum dweller federation efforts contribute to improved city resilience by increasing access to safe and affordable housing, reducing human vulnerability caused by tenure insecurity, and building networks for community support, collective identity, and social cohesion.



Financials

Donor	Amount (USD)
Sida	2,896,365
Cities Alliance	763,840
MFA Norway	706,048
Skoll Foundation	326,321
Ford Foundation	323,489
Misereor	273,620
Inqolobane Trust	200,000
Rockefeller Foundation	200,000
Caritas	72,938
IDEO.org	53,545
Tikva Grassroots	51,816
IIED	12,439
GIZ	10,000
Insitute of Development Studies (IDS)	9,000
Total Budget	5,899,422



Thanks to Our Partners



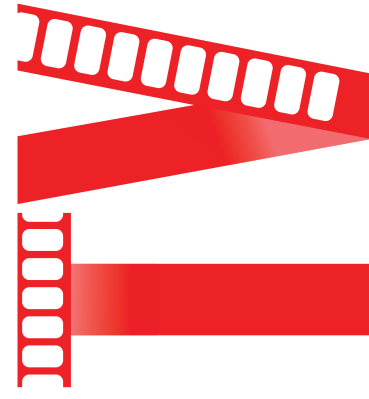


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