

Best Practices in a Community-Led Processes of Slum Upgrading

The Kenya Experience - Presented by Muungano wa Wanavijiji

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INTRODUCTION

It is a federation of all slums and informal open-air markets in Kenya. It comprises of poor people who lack access to decent and affordable shelter, basic services, employment or good income. Majorities are regarded as squatters who occupy land that is either owned by the government, local councils or private individuals.

The federation was formed in 1996 by slum to have solidarity in protecting their homes from demolitions and evictions, which was rampant in the Nairobi city at the time.

Currently, Muungano is present in 137 informal settlements in nine urban areas in Kenya. It has a membership of over 25,000 members.

OBJECTIVES

- The main objective of the federation is to assist slum dwellers access permanent, decent and affordable shelter.
- To advocate or campaign for housing, land and basic human rights.
- To give slum dwellers a voice, recognition and create awareness about the state of informal settlements in Kenya
- To empower communities living in the slum areas to identify their needs challenges, problems affecting them and their solutions.
- Assist communities to initiate community projects and income generating projects.

VISION

- To have decent, affordable and permanent shelter.

BEST PRACTICES

Below are some of the best practices that show how the Muungano saving schemes in the federation have been successful in changing the lives of the communities where they are based:

Daily savings

With this practice, saving scheme members contribute the little money they have on a daily basis. The savings assist scheme members in;

- a) Mobilizing community members and finances.
- b) Unites communities and helps them manage their resources and take control of their own developments.
- c) Allows communities to share and disseminate information within a settlement on a daily basis.
- d) Enables communities fight poverty on their own without begging for handouts from anyone.
- e) Assists in the procurement of basic services and access to credit,
- f) Helps communities make collective decision on what to do with their money.
- g) They assist members to acquire management skills, confidence and negotiation skills they will need to deal with large-scale development issues such as housing, procurement of basic service and resources.

Kambi Moto Huruma is an example of how communities can use their saving for construction of decent and affordable houses.

Loaning

With their daily savings community members can borrow or get loan from part of their savings. The benefits of borrowing from their own savings are;

- a) The communities of saving schemes members make collective decisions on how much is going to be loaned to individual members.
- b) They decide on how much interest is going to be charged on the loan i.e. they offer alternatives to big micro finance institution who charge up to 20% interest per month, while saving schemes members pay only 5% interest per annum.

- c) All the members of the scheme take part in the decision making process on who gets on loan i.e. in case of a member defaulting on the loan, all the members take the responsibility and they decide on what action to ensure that the defaulter can pay. It also leaves no room for corruption.
- d) The members make the rules or by-law which govern the loaning process.
- e) It also builds trust among the community members.

Toi Market, Kibera is an example of how communities can use their saving for loaning and business development.

Exchanges

- a) This enables different communities sharing the same kind of problems and challenges interact at different levels. The federation assist communities at different levels through networking at a local, regional and with other slum dweller federations around the world through SD 1.
- b) It assists communities with similar aims to share information, exchange experiences and learn from another.
- c) Communities learn practically from one another i.e. a community with a problem can visit another community which was in the same situation and learn how they handled it.
- d) They also learn practically by participating physically i.e. they can participate in other groups daily collection of savings.
- e) Make communities be aware that they are not alone, there are others facing similar crisis.
- f) Exchanges also motivate and challenges communities to confront their problems.

Networking

A network is made up of a number of saving schemes that share one locality. Each saving scheme, often based in a slum settlement, will send representatives to the network.

- a) The federation uses networks as a practice to build the capacity of saving schemes from their local or grass root level to the national and for building solidarity amongst saving schemes.
- b) Networks also build alliances that strengthen communities at a grass root level.
- c) They also strengthen and expand existing saving scheme and help start new ones to get as many communities saving as possible.
- d) Networks in every region set up teams that are responsible in coordinating the federation activities.

- e) Through the networks, communities gain skills in research, fact finding missions and drawing up proposals, advocacy and business management.
- f) Networks also assist communities negotiable as a block for individual communities e.g. the federation assisted communities in Kibera living and trading along the railway line to negotiate with the Kenya railway to stop their houses and business structures from being demolished.
- g) Networks assist in mobilizing support from other sectors e.g. NGOs, government, local councils, S.D!, UN Habitat etc.
- h) Isolated communities who could not interact before have been linked to the federation through their regional network, and the federation to date has over 137 independent saving schemes.

Enumeration

- a) The federation uses enumeration to collect information and carry out surveys in settlements.
- b) Communities also carry out surveys of how they live and their problems and their population.
- c) It gives an accurate, detailed and up to date information, their situation and their status e.g. who owns the land.
- d) The information or data gathered give them knowledge and preparedness to negotiate with landowners, government and local councils when in most cases are ill informed about the settlements.
- e) It also sharpens the communities collective sills
- f) It is one of the practices the federation uses in mobilizing people.
- g) What makes the community enumeration process is that it is done by the community members themselves, that is why the information gathered is accurate and detailed.
- h) The communities appreciate and support the exercise fully because it is directly tied to the active process of improving their communities.
- i) Assist in gathering information in communities such as their history, location savings, physical problems, family survey information and settlement map.

House-Modeling

- a) The federation uses house model exhibition when communities build full-scale models of their house for the public to see.
- b) The exhibitions are used as a mobilization practice.
- c) They help people visualize affordable house design.
- d) They offer alternatives to the governments and other stakeholders.

HINDRANCES

There are several hindrances to the growth of the federation such as:

- Lack of funds i.e. for transportation, publication of educational material e.g. Videos, etc
- Governance; poor land and housing policies, political interference from councilors administration officials e.g. chiefs, Districts officers.
- Lack of materials for accessing credit or loans.
- Private land developers whose main aim is to remove communities from the lands that they occupy and therefore work against the federation.
- Insufficient resource centers which would act as communication centers from the local to national level
- Lack of skills in technology, business management and legal matters.

Lessons learned from the above practices are:

- When communities unite through the saving schemes, they can tackle their own problems without waiting for handouts from anyone.
- They have power and the members to negotiate and make governments listen to them.
- Daily savings can assist in reaching the poorest
- Confidence among communities has improved and they are now able to raise awareness on specific issue concerning their needs and rights.
- Poor people can be their own advocates
- Through sharing of information, communities can avoid wasting time and making costly mistakes
- The practices leave communities with a wealth of experience
- Communities learn that information is power
- The practices promote good leadership values, honesty, trust, transparency and accountability
- When the government collaborates with communities and N.G.O's, it amounts to broader understanding and acceptance of community driven process in their own settlements and at the national level.
- The practice also teaches that you do not have to be a University graduate to do research.
- Networking makes information decimations simple and efficient
- It assists communities gather together in large groups to learn and do things which they cannot do as individuals.