

PEOPLE'S DIALOGUE AND THE SOUTH AFRICAN HOMELESS PEOPLE'S FEDERATION: ACCOMODATING DIFFERENCES BETWEEN THE FORMAL AND THE INFORMAL SECTORS IN THE NEW SOUTH AFRICA

By: People's Dialogue, 1996

From the very beginning of the People's Dialogue process in early 1991 it was understood by the central actors in the programme that its purpose was to *assist in the creation of situations that would enable a movement of the homeless poor to crystallise*. The general vision was that material conditions in South Africa implied that such a movement was bound to emerge as soon as apartheid was defeated. The idea was to create the space for people who were poor and homeless to come together and share their experiences in order to strengthen their positions as poor and homeless people. There was a recognition that the anti-apartheid movements that had mobilised black South Africans so effectively were structured in such a way that the issues of the urban and rural poor, especially the homeless and the landless were being addressed by social groups other than themselves. A process needed to be unleashed whereby homeless people identified, prioritised and fought for the resolution of their needs themselves.

The approach needed to be discreet and diplomatic. The state was violently opposed to the emergence of such a social force, recognising in it another historical manifestation of people's power which it had managed to retard at great cost by means of racial oppression. In addition to this the liberation movements themselves were hostile to the notion of a squatters movement, stuck as they were in a Nkrumah-like mystification that social and economic emancipation would logically follow political liberation.

The squatters themselves responded to the possibility with enthusiasm and with vigour. After an initial national conference of the homeless poor a group of about 35 squatters from as many settlements throughout the country began to take advantage of resources provided by church organisations to network extensively. The fruit of this initial networking exercise was the identification of common priorities: namely that poor families needed land, a more accomodating legal framework, access to finance and the capacity to organise in order to secure affordable housing.

This was the first major moment of partnership between the nascent squatter movement and its support wing, both of whom were functioning under the banner of People's Dialogue at the time. The term People's Dialogue was borrowed from a meeting by that name which had been held in Seoul, South Korea in the late 1980's. It was adopted, however, because it explained perfectly what the process was all about. The initial networking activities had created bonds between the communities involved and had brought the support professionals into the lives of the homeless themselves, since they were charged with the administrative duties that accompanied the process.

Once priorities had emerged it was necessary to act upon them, to explore ways in which needs could be resolved. In this regard South Africa's localised experience was very limited at the time. Communities were highly mobilised and well organised, but in order to wage an awesome struggle against a desperate political regime. There was little experience in developing people centred systems for access to land,

finance and affordable housing. There was a near universal myopia that translated into a conviction that with the demise of apartheid there would come free land and housing for all.

The need for exposure to international experience was acute, but it was a need for an experience of a specific kind: the experience of poor homeless people devising and controlling their own systems and institutions. What emerged was an unusual situation. In the South African context, from 1991 to 1993, it was two twinned CBOs from INDIA - NSDF and Mahila Milan - who worked with South Africa's homeless poor in the People's Dialogue network to develop grassroots participatory methods, geared towards decent and affordable shelter. By early 1994 - in time for the election of a democratic government - many innovative systems had been developed and were in place in hundreds of communities. The methods used in South Africa had also developed an identity of their own quite distinct from the Indian processes from which they were adapted.

This rather sketchy introduction sets the context for a brief overview of the methods of mobilisation that are presently in place in the South African Homeless People's Federation.

Federation Structure

There are currently over 350 communities linked together by means of the South African Homeless People's Federation.

The Federation has a National Executive Council. It comprises a President, two National Chairpersons, four regional secretaries and seven executive members. The executive members are in charge of the seven major programs within the Federation. These are

- networking
- housing savings
- loan repayments
- enumeration
- surveys
- technical
- land tenure.

There are ten regional federations. They are run by convenors responsible for the components mentioned above. In May 1996 regional executive councils will be elected for the first time.

The Housing Savings and Loans Schemes (HSL) are run by the members. Every Housing Savings Scheme has three treasurers.

Housing Savings and Loans Groups(HSL)

This is the goose that lays the golden egg.

The HSL are much more than community based credit schemes. They are important mobilising institutions. The HSL are fully managed by the members, all of whom live in the community. The overwhelming majority of the members are women. New HSL in other settlements are set up and managed by women from established savings groups. The stronger HSL become "coffer dams" for development and organisational

knowledge in their settlements. Given the history of resistance politics in South Africa's apartheid ghettos the HSL have become organisationally strong in a relatively short space of time.

Results

- *Over 300 active HSL countrywide*
- *More than 27000 families saving regularly*
- *Over R500,000 saved in less than two years since the first groups were formed.*
- *12 groups accessing housing loans on the basis of their community-level capacity to manage finances.*
- *A further 11 groups demonstrate readiness to access loans and build houses.*

Community-Based Training

Like the Savings Groups concept this was derived from experiences in India but adapted to local conditions. The South African Federation's training mechanisms are loosely structured in order to accommodate different needs and different contexts. Generally speaking these training programmes revolve around community driven shack counting, surveying, measuring, house modelling and costing.

Results

- *One national and eight regional community-based training teams have been set up.*
- *Training programmes conducted in fifteen settlements.*
- *Survey information compiled into documents and used by community leaders in the HSL to increase their chances of securing development resources and support from govt.*
- *Many community members drawn into the Federation and empowered by the accumulated knowledge.*
- *Direct subsidies to HSL promised from two regional housing ministers as a result of training programmes.*

Political Linkages

This is the area where progress in 1994 was most pronounced. Once the Federation was established and the new govt was elected a process of dialogue was launched. The Federation was the only national organisation of the homeless poor in South Africa with the kind of institutional depth to make the Housing Ministry's promise of houses for the poor into a reality. At national level the Federation enjoys a special relationship with the Ministry of Land Affairs and had an exceptional rapport with the late Housing Minister, Mr. Joe Slovo. At regional level the Federation has secured the support of the Natal, Western Cape and the Orange Free State Provincial Ministers of Housing.

Results

- *The National Housing Ministry has pledged R10 million to the Utshani Fund, the housing loan fund that is managed by and for the Federation.*
- *The Federation sits on the National Housing Board, representing the Homeless Sector, and on the National Housing Finance Corporation.*
- *The Federation drafted the Homeless Pledge that was signed at the National Housing Summit by the late Minister in October 1994.*
- *People's Dialogue and the Federation sit on the Housing Task Team of the National Department of Housing*
- *Federation Land Policy incorporated into the National Green Paper on Land Affairs.*
- *Federation and five Provincial Housing Boards have set up joint steering committees to oversee People's Housing Processes in those provinces.*

Building Information and Training (BIT) Facilities

Eleven such facilities are presently operative, each one in an informal settlement where Federation members have begun to build houses. They are managed by elected teams of community-people, up to seven in number. Their responsibility is to provide support to members of the HSL in the course of the house construction process and to assist the Federation convenors with loans and repayments.

Results

- *The BIT facilities have become a conduit for the delivery of finance and technical support to families that have joined the Federation.*
- *They are nodal points for development in their region, now being recognised as such by Govt.*
- *A database of people's building practices is just starting to emerge, with the managers of the BIT facilities learning from innovative building practices of individual families as much as they are teaching those families who feel ill-equipped to build without information and training.*
- *By March 1996 loans had been granted to HSL and by HSL to members in twelve settlements with BIT facilities. House Construction has started. Seventy houses have been completed. A further 160 are under construction.*

Utshani Fund

This is a housing loan fund, run by a governing body from the communities in the Federation. It is designed to deliver housing loans to the HSL. These loans are not available to non-Federation members. The Fund is able to provide loans of a much smaller size and at lower interest rates than formal lending institutions, primarily by relying on the organisation, capacity and relational security of homeless communities.

The basis of uTshani Fund's operations is the network of HSL affiliated to the Federation. uTshani Fund makes loan finance available to these HSL directly, on the basis of affordability assessments and building plans undertaken by their members in accordance with the Federation's methods. The HSL then distributes these funds to members who wish to build, are able to do so, and who undertake to make regular repayments.

By March 1996 the Fund had released 230 housing loans to 230 families in 12 different HSL. Average loan size is just above R7,500. Repayment rates are over 95%.