



CORC ANNUAL REPORT

2014 / 2015

**Know Your Community
Know Your City**

SA SDI  ALLIANCE



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This Savings Book is our passport.
Sophie Mofokeng in FEDUP North
West Network meeting

1. About

*Know Your
Community.
Know Your
City*

Know Your Community. Know Your City: this year's theme reflects the power of community-led process to mobilise the urban poor.

It echoes SDI's 2014/15 focus on the Know Your City Campaign, which demonstrates the value of citywide data collection of informal settlements as the basis for the urban poor to negotiate issues of vulnerability, land, insecurity, basic amenities, public spaces and livelihoods. When settlement-specific data is aggregated with the data of other settlements on a citywide scale, it has incredible value for bottom-up policy formulation and agenda setting. Knowing your community and your city are crucial for building an inclusive city.

This report tracks progress in our key activity areas from April 2014 - March 2015:

- Community organisation (women-led savings, data-collection, exchanges)
- Informal settlement upgrading and housing strategies
- Income generation initiatives
- Partnerships with government, academia and civil society
- Innovations in community-based finance facilities

Household enumeration in Zikhali settlement, Durban, KZN





Community led structure measuring in Khayelitsha, Cape Town

CORC Enumeration Forms



1.1 THE SOUTH AFRICAN SHACK DWELLERS INTERNATIONAL (SA SDI) ALLIANCE

The South African Alliance of community organizations and support NGOs affiliated to Shack / Slum Dwellers International (SDI) pioneers people-centred development initiatives by and of the poor. These include the Peoples Housing Process (PHP), informal settlement upgrading and income generation projects nationally. Our bottom-up tools for community organisation are savings, settlement-wide data collection, horizontal learning exchanges, community-led project preparation and implementation. We seek strategic partnerships with all tiers of government and other actors, as we believe: “Nothing for us without us!”

THE ALLIANCE HAS FOUR PRIMARY PARTNERS

The Federation of the Urban and Rural Poor (FEDUP) is a national organisation of urban and rural poor women who practice daily savings, data collection, pragmatic partnerships with the State, community-led housing development, land acquisition and informal settlement upgrading.

The Informal Settlement Network (ISN), is a bottom-up agglomeration of settlement-level organisations of the poor at the city-wide scale in the municipalities of Cape Town, eThekweni (Durban), Johannesburg, Ekurhuleni, Nelson Mandela Bay (Port Elizabeth) and Stellenbosch. ISN mobilises communities to engage government around security of tenure, better service delivery and incremental informal settlement upgrading.

The Community Organisation Resource Centre is a NGO that supports the social and technical processes of FEDUP and ISN. It assists them to develop strategies for inclusive cities by facilitating engagements with formal actors like the State, supporting the development of savings, data collection, learning exchanges, community-led project preparation and implementation.

The uTshani Fund is a formal bridging finance institution that manages urban poor funds. It provides loans for community-led house construction, land acquisition, and incremental informal settlement upgrading.

SA SDI ALLIANCE TOOLS FOR MOBILISATION

FEDUP and ISN use tools common to all SDI federations for organising communities:





1.2 MESSAGE FROM CORC MANAGING DIRECTOR

Twenty-one years into our democracy there are still major challenges confronting sustainable human settlement development. Settlement patterns across the country are dysfunctional, well-located land is expensive and urban planning and approval processes are slow.

It is estimated that we still have 2700 informal settlements accommodating 1.2 million households, whilst 713 000 households are living in backyard shacks. Many communities in former homeland areas lack both economic development prospects and effective municipal service delivery.

To address these challenges, the Government's National Development Plan (NDP) proposed an urban development strategy that comprises both economic and institutional reforms, that begin to break apartheid spatial patterns and integrate residential and commercial hubs in our cities and towns in a quest to create more inclusive and just cities.

The government's 2014 – 2019 Medium Term Strategic Framework (MTSF) sets out the vision of sustainable human settlements and an improved quality of household life and lists the following as key priorities:

- Adequate housing and improved quality living environments, with 1.495 million more households living in new or improved housing conditions by 2019;
- A functional and equitable residential property market with a target of 110 000 new housing units delivered in the affordable gap market by 2019;



Informal settlements in Khayelitsha Cape Town

- Enhanced institutional capabilities for effective coordination of spatial investment decisions, with a target of 49 municipalities assigned or accredited with the housing function;
- The title deeds for all 563 000 new subsidy units as well as the backlog of 900 000 title deeds in the integrated residential housing programme will be transferred over the next five years;
- Informal settlement upgrading will be expanded to cover 750 000 households, ensuring basic services and infrastructure in some 2 200 informal settlements.

Over the past five years the strategy of the SA SDI Alliance was to develop replicable practices for a) informal settlement upgrading (secure tenure and basic services) in South Africa in partnership with local governments and b) the provision of livelihood opportunities, based on effective community savings practice and enhanced by well-located neighbourhoods. This was facilitated through the creation of a Platform of the Urban Poor and the creation of a Community Upgrading Finance Facility.

Both the livelihood opportunities and the upgrading opportunities are now linked to a City Fund that was created to demonstrate community-driven solutions for citywide development and urban poverty reduction. This initiative shows how different aspects of city management can be decentralized to communities – from public parks and markets, maintenance of drainage canals, solid waste collection and recycling to community programs.

This year's annual report, I dedicate to our late colleague and friend, Patrick Magebhula Hunsley, who passed away in August 2014 and committed his life to fight for more inclusive and just cities and the ideals of community-led solutions for poverty reduction.

During his final engagements with the alliance, Patrick emphasised the importance of information gathering by community leaders. His last recommendation to leaders of informal settlements was:

“Know your settlement, carry your profile and enumeration everywhere you go. This is your passport, when you mobilise your community, when you build your sub-region and when you engage government on your community's development needs”.

His message connected with the SDI global campaign of “Know your City”. We are well aware that most governments know very little about the informal settlements in their cities and therefore they very seldom count settlements or invest resources in them. For this reason the SDI process of community driven data collection has become even more critical and important. It forms the basis for communities to mobilise, to identify priorities as well as the basis for building relationships with governments on issues of vulnerability and risk.

Creating alliances and partnerships with all three tiers of government remains key to the strategy of the alliance. During the 2014-2015 financial year some of the partnerships yielded the following fruits (a) A R10 million from the National Minister of Human Settlements, Minister Lindiwe Sisulu, in support of a housing development in memory of Patrick Magebhula Hunsley and (b) Another R10 million pledge from the Western Cape Minister of



“KNOW YOUR SETTLEMENT,
CARRY YOUR PROFILE
AND ENUMERATION
EVERYWHERE YOU GO.
THIS IS YOUR PASSPORT,
WHEN YOU MOBILISE
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ON YOUR COMMUNITY'S
DEVELOPMENT
NEEDS”.

Patrick Magebhula Hunsley



FIGP business in Port Elizabeth



Community led structure measuring in Khayelitsha, Cape Town



Building a Partnership with WC Human Settlements Minister

01 About

Human Settlements, Bonginkosi Madikizela, to the SA SDI Alliance, to facilitate community-led informal settlement upgrading projects in the Western Cape.

During the 2014-15 financial year we have also seen a strengthening of our internal learning systems in CORC and therefore also in the two social movements. Through the implementation of a Learning, Monitoring and Evaluation system we have deepened our knowledge creation systems. South Africa, and in particular, Cape Town was identified as a learning centre for the Southern African hub of SDI, where SDI country federations are able to share experiences, get support and learn from each other.

The Federation's Income Generation Programme (FIGP) has gained momentum with over 5450 small loans being granted to savers for livelihood development, which resulted in a more active and vibrant Federation membership.

Through our Khayaletu initiative, we have completed the project preparation of eight upgrading projects in partnership with the City of Cape Town. The projects will include public space development projects, community facilities, and partial reblocking as further demonstration of informal settlement upgrading.

In conclusion, I wish to take this opportunity to thank the many actors and friends who make our work possible:

- a. The leadership of FEDUP and ISN, who tirelessly work to build the movement and to support communities who want to effect change
- b. The professional team, who consciously promote the spirit of the organisation of "the people shall lead"
- c. The board members who share their skills, expertise and experience willingly to ensure effective and efficient governance

- d. The academic institutions and NGOs with whom we have forged partnerships and most importantly
- e. The donors, for their continued support to the strategic objectives of our organisation, in particular the Mott and Ford Foundations, Comic Relief, Misereor, IIED and Shack Dwellers International (SDI)

I hope you enjoy reading our annual report. Feel free to like our facebook page and read our weekly blogs.

Bunita Kohler



SDI President (Jockin Arputham) and SDI Deputy President (Rose Molokoane) with the Minister and Deputy Minister at the National Human Settlements Indaba



1.3 REFLECTIONS FROM FEDUP NATIONAL CO-ORDINATOR

2014/15 was a year of devastation in that we lost our president Mr Patrick Magebhula Hunsley. As FEDUP, we started to relook at our obligations and came to the realisation that we had to start strengthening our rituals in order to respect our president’s legacy:

- In March 2014, we introduced a funeral policy known as South African FEDUP Funeral Scheme (SAFFS). The funeral scheme has already shown positive outcomes because to date it has already paid a handful of claims of members that have passed on. This policy is growing despite some challenges with the burial society that the funeral scheme is associated with. However, the underwriter is assisting in addressing the challenges. The funeral scheme might start to directly work with the underwriter in the near future as discussions and negotiations have already started to cut ties with the burial society.
- In October 2014, FEDUP had an International Loan Exchange where countries like Zimbabwe, Zambia, Malawi, Namibia, Botswana and Swaziland were hosted. The outcome was the growth of the South African Federation’s Loan Program that has now started to build sustainability in our organisation.
- FEDUP decided on having a savings symposium in November 2014 in Cape Town with the aim of strengthening treasurers and collectors, where a campaign of collecting a collector was launched. The entire process helped the organisation to also start looking at strengthening savings networks at regional level.



- In February 2015, regional leaders, loan facilitators and CORC came together to evaluate performance on the Learning, Monitoring & Evaluation (LME) targets and the achievement of the loan program. The LME targets have really brought momentum to the regional leaders to start adhering to procedures of collecting and bringing accurate information to the organisation. The fact that regional leaders sit and plan their regions on how regions must grow, gives some sense of ownership to the regional leaders and this makes them account for their performances.
- Housing development and settlement upgrading have reached a satisfactory level whereby in some regions projects have started and are still running. Land has been secured in places like Vusi Ntsuntsha in the Western Cape, St Luke’s in the Eastern Cape and KwaMashu in KwaZulu Natal. This shows the effort, commitment, dedication and perseverance that FEDUP has to support the poor people of our country. Through the support of the established Management Team for uTshani Fund, FEDUP and uTshani are gaining momentum in vigorously addressing payment from the different provincial departments of Human Settlements for past work done by FEDUP and uTshani Fund.
- The organisation has again received a pledge of R10m from the Minister of Human Settlements (Lindiwe Sisulu) that went to the legacy of Patrick Hunsley. It is underway to be implemented through the KwaMashu Housing Project.
- Another R10m from the Western Cape department of Human Settlements has been signed by provincial Minister Madikizela for the Alliance to run social and technical support in order to prepare communities for informal settlement upgrading.

CHALLENGES

- As an organisation we are still facing some challenges:
- Giving 100% support to all communities attached to the alliance
 - Making government seriously recognise and support the process of people doing things for themselves
 - Lack of capacity on technical matters in relation to our projects
 - Less/lack of funding to support our Loan Program
- I am hoping that more doors can be opened in order that our process can grow to the highest level.

Rose Molokoane

AMANDLA IMALI NOLWADZI! POWER IS MONEY & KNOWLEDGE.



Alliance Savings Symposium 2014



FIGP Loan Exchange. FEDUP seamstress speaks about her business in Legonyane, North West



Minister Sisulu awards Life Time Achievement to the late Patrick Hunsley



1.4 REFLECTIONS FROM ISN NATIONAL CO-ORDINATOR

Our main objective in the past year was to establish partnerships with municipalities in Gauteng, KZN and the Eastern Cape so that the ISN becomes completely recognised at ground level.

There is a lot of mistrust on the ground towards organisations like us, because many organisations claim partnerships with government that in reality, are often not the case. For this reason a document confirming a working partnership with municipalities will increase the recognition that communities hold for ISN.

We have not managed to sign any MoU's with municipalities yet but possibilities exist for MoUs with Nelson Mandela Metro (Port Elizabeth) and the City of Johannesburg. With regard to KZN we are still chasing the municipality so we can forge a relationship. We are hoping that our MoU with Msunduzi (Pietermaritzburg) will help us achieve the partnership with eThekweni Municipality (Durban).



Partnership meeting with local, provincial and national Human Settlements in Durban, KZN

A major achievement for the movement has been an increased amount of mobilisation among our community members because of an increased recognition of our approach and tools. With this increased support and mobilisation, signed MoUs will go a long way to taking our process forward. We have seen buy-in in Cape Town from the provincial Minister regarding informal settlement upgrading, expressed in his pledge of R10m. We want to see this allocation of available moneys extend to other municipalities in the country.



WC Minister Madikizela visits Flamingo Crescent upgraded settlement

Our challenges stem from our difficulty in signing MoUs, which impacts our ability to produce case study projects that can function like learning centres. These would play a role in influencing other CBOs, NGOs, the state and the private sector of our approach. Improving informal settlements is not the responsibility of NGOs and CBOs – it is government's responsibility. But since government cannot improve them by its own we need to come together to achieve this. We strongly feel that putting people at the centre of any kind of development will give capacitation and knowledge-sharing opportunities to communities themselves.

Our strategies to address these challenges are to invite officials from other municipalities to Cape Town to see the results and benefits of a working relationship with government. We want to do this independent of any political interference so people cannot accuse us of being politically aligned. For the year ahead we would like to see MoUs signed with the municipalities indicated above so we can leverage resources. We want to change the political atmosphere – policy drafting, budgeting and planning needs full participation of people at community level. This will minimise challenges on the ground during project implementation. When we talk of participation we want meaningful engagements with people at community level.

Mzwanele Zulu

2. Urban Poverty and Progress



Queuing for social grants in Bethal



SA SDI Alliance at World Meeting of Popular Movements at Vatican

2.1 THE GLOBAL LANDSCAPE

The year 2015 marks a significant transition in the global development agenda. The adoption of the Sustainable Development Goals (SDGs) will set new and ambitious targets for global development practice.

While the Millenium Development Goals (MDGs) introduced socially responsible goals in national and institutional budgets and resource allocation, they did little to affect institutional decision-making.

For the urban poor, therefore, a post-2015 framework that foregrounds the influential inclusion of the poor is crucial. The challenge is for governments to rethink development institutions so that poor people are included in decision-making on finance, program conception and project implementation.

The SDGs also need to be clear about what we actually mean by “inclusion” and “participation”. For the SDI network, the key is not to dictate specific policies and interventions for every country but to articulate specific principles of institutional inclusion and material outcomes:

- **Inclusive institution building.** State institutions to be created to embed partnerships with community organizations, especially at the city level to drive decision-making about programs and financial allocations for development of urban infrastructure.
- **Inclusive land management.** Well-located land made available to the urban poor. This should ensure zero forced evictions, and grant security of tenure so as to make investment in infrastructure viable for both local government and slum dweller communities.
- **Inclusive urban infrastructure.** Water, sanitation, electricity, and transport



Rose Molokoane at WUF7



FEDUP Mamas learn about data capturing at Know Your City Exchange



Fires are constant threats to informal settlement dwellers

02

Urban Poverty and Progress

infrastructure that services the poor so as to achieve zero-open defecation cities globally within 10 years, electricity for all, and 100% improvement in life-affirming job opportunities over 10 years.

- **Inclusive community development.** Programmatic investment by national and

Local authorities in capacity building of community organisations so as to continue deepening the inclusive development agenda highlighted in the first three elements.

The SA SDI Alliance has supported SDI's global advocacy agenda at gatherings such as:

- World Urban Forum 7 (April 2014, Colombia)
- UN ECOSOC Meeting (May 2014, New York, NY)
- Habitat 3 Prep Com 1 (September 2014, New York)
- HIC (Habitat International Coalition)
- World Habitat Day (October 2014),
- Right to the City Conference ((November 2014, Brazil)
- World Congress on Architecture (July 2014, Durban, South Africa)
- World Meeting of Popular Movements, (Italy, December 2014).



Know Your City Booth World Urban Forum



Starting WUF7 session with Alliance anthem

2.2 URBAN POVERTY IN SOUTH AFRICA

South Africa's National Development Plan 2030 (NDP, Chapter 8) emphasises the need to address spatial divides that have been perpetuated by post-1994 policies, placing low-income housing on the periphery of cities.

Recommendation include the upgrading of all informal settlements on suitable, well located land by 2030, ensuring better quality public transport, ensuring that people live closer to their places of work and more jobs in or close to dense, urban townships.

Government's Medium Term Strategic Framework (MTSF) for the electoral period 2014-2019 sets out to implement the NDPs vision with a focus on radical economic transformation and improved service delivery. Outcome 8 outlines the situation for human settlements: despite the delivery of 3.8million subsidised houses since 1994, 2700 informal settlements accommodate a further 1.2million households with 713 000 more households living in backyard shacks (See more in Message from CORC Director p.8). The Department's broad vision is to see "adequate housing and improved quality living environments with 1.5 million more households living in new or improved housing conditions by 2019" (MTSF Outcome 8, p.26). A prominent aspect includes the upgrading of 750 000 households and ensuring basic services and infrastructure in 2200 informal settlements through the Upgrading of Informal Settlements Programme (UISP).

However, the Department's rapid appraisal of Outcome 8 (Oct. 2014) notes that UISP has not been applied as easily as was intended: the UISP grant has been used to fund alternative housing programs and has been characterised by a lack of deep community engagement. Similarly, the People's Housing Process (PHP) was not generally "considered a programme for delivering at scale because of the community engagement element and the manner in which

02



Informal settlements are often characterised by high density

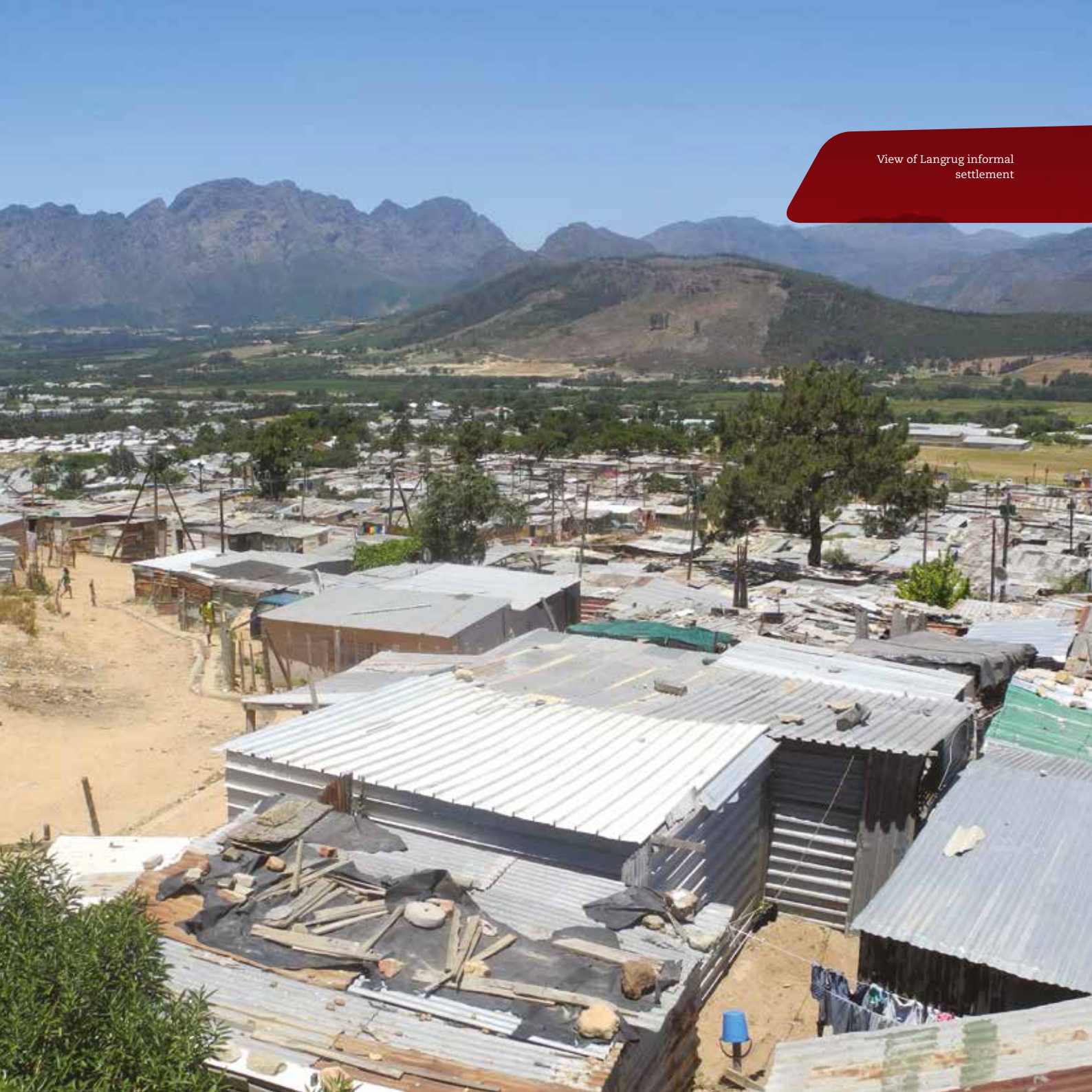
02 Urban Poverty and Progress

people are involved in building their own shelters” (Rapid Appraisal Outcome 8, p. 27). In response, a core recommendation relates to “an attitudinal shift amongst provinces and local government staff in terms of how they approach informality. A positive attitude is desirable “ (p.39).

The capacity and the will for building inclusive cities with inclusionary decision-making, project preparation and project implementation structures is low. The role of urban poor participation in building “integrated” human settlements seems to be marginal. The strategy of the SA SDI Alliance in response? Supporting shack dwellers with tools that enable them to know their communities and their cities in order to implement precedent-setting projects that leverage participatory and inclusive partnerships with government. Amandla Imali Nolwazi. Power is Money and Knowledge. Know Your Community, Know Your City to build inclusive cities. See the SA SDI Alliance Strategic Plan for more



Informal Settlement in Khayelitsha Cape Town



View of Langrug informal settlement



FEDUP Gauteng Coordinator, Rosy Mashimbye, at Alliance Strategic Planning



Brainstorming alliance strategic pillars

2.3 SA SDI ALLIANCE STRATEGIC PLAN

The 2014 – 2018 Strategic Plan identifies six strategies:

- Strategy 1:** Deepening urban and rural poor people’s networks with regional co-ordination
- Strategy 2:** Impact policy by demonstrating community based development on city and regional scale
- Strategy 3:** Promote co-productive partnerships with a variety of stakeholders to ensure pro-poor outcomes
- Strategy 4:** Keep record of learning, monitoring and evaluation
- Strategy 5:** Streamline organisational synergies in the Alliance
- Strategy 6:** Ensure the financial and resource sustainability

2.4 FEDUP & ISN ANNUAL HIGHLIGHTS

By CORC Program Manager Charlton Ziervogel

FEDUP Youth Federation Launched

In recognition of the need to develop new leadership and create a space for innovation inside the federation, FEDUP launched a youth federation in Durban, KZN. The youth program ranges from income generation & job creation, drama and cultural activities to technical aspects of GIS mapping, capturing enumeration and profiling data and training in the use of video equipment for documentation purposes.

Effective Learning and Monitoring

FEDUP and ISN leaders have taken on a more reflective approach to their work, actively incorporating elements of learning, monitoring and evaluation into their overall strategies. Both social movements reflected on their methodologies and realised that both had developed rather sophisticated M&E systems - which need the right kind of support. The Alliance thus developed baselines for key indicators as well as set targets, which could be monitored on a monthly basis. These covered savings and membership, partnership development, mentoring of second tier leaders and youth capacitation.



FEDUP Youth Federation launched in Durban, KZN



Mpumalanga Youth Federation



ISN Charter



Community Construction Management Learning Exchange



The late Patrick Hunsely mobilises community members in Ekurhuleni

Urban Poverty and Progress

ISN completes its charter

The completion of ISN's charter was accompanied by the recognition that it is a living document, requiring constant monitoring to ensure that it meets the needs of informal settlement communities. The charter calls informal settlement leaders to be responsible and accountable while maintaining a deep commitment to developing a truly bottom up approach to development.

FEDUP shares CCMTs with ISN

FEDUP and ISN have moved towards building on the strengths of each movement. The Federation's very successful and experienced Community Construction Management Teams (CCMTs) from the People's Housing Process (PHP) passed on learning and experience to the burgeoning community upgrading teams. This included a very successful exchange by the FEDUP North West CCMT to Cape Town to add value to the construction processes of the rapidly increasing upgrading projects driven by ISN across the Cape Metro.

Strengthening Daily Savings

As ever the power of savings and contributions towards your own development remains central to alliance processes. This was highlighted by a savings symposium in Cape Town with delegates from eight provinces in South Africa and SDI affiliates from Malawi, Zambia and Zimbabwe. In recognition of saving as its lifeblood, FEDUP initiated an intense capacitation drive of its treasurers and collectors focusing on these key positions to cultivate the next generation of federation leaders while strengthening the movement's base on the ground.

It is with sadness that I once again reflect on the passing of Patrick Magebhula Hunsley, who laid the foundation for many of the methodologies utilised by the alliance today. Patrick shared his thoughts with me after speaking on an international panel at the World Urban Forum in Colombia last year. What remains with me to this day is how humble he felt about these achievements and always placed the emphasis on how communities themselves had driven this vibrant process. His biggest lesson to me:

“OUR LIVES ARE VERY SHORT SO WE CANNOT AFFORD TO CLOSE THEM TO OTHERS... WE NEED TO OPEN THE DOORS TO OUR HEARTS, MINDS AND COMMUNITIES. BY DOING THIS WE WILL LEARN FROM EACH OTHER. THEY WILL LEARN FROM OUR HEART FAILURES, WE WILL LIVE THROUGH THEIR HEARTBEATS. HOW WILL THEY KNOW IF WE DON'T LET THEM IN?”



3. Alliance Tools for Mobilisation

3.1 SAVINGS

Daily Savings are the building block of SDI countries around the world. Saving builds trust between members, enables communities to organise, accumulate their own resources and leverage external contributions. By combining external resources with savings, FEDUPs National Urban Poor Fund (UPF) gears up capital for large-scale construction and infrastructure development. Strong savings and UPF contributions enabled FEDUP to launch the Federation Income Generation Program (FIGP) in 2014.

FEDUP savings overview at March 2015

Province	Savings Schemes	Members	Daily Savings
Eastern Cape	90	1958	R 155 024
Free State	35	1454	R145 690
Gauteng	71	7728	R2 957 331
KwaZulu Natal	74	10914	R3 895 478
Limpopo	41	960	R117 655
Mpumalanga	34	2030	R153 575
North West	82	8523	R1 577 697
Western Cape	39	1125	R117 318
Total	466	34 692	R 9 119 768



Sharing FEDUP savings report at Mahikeng Network meeting



FEDUP members collect daily door-to-door savings in Khayelitsha, Western Cape



FEDUP savings workshop in Limpopo



FEDUP groups in Mahikeng use their own savings to prepare a meal for 250 savers at their network meeting



Dolly Moleme (left) Gogo Emelina (right)

03

Community Saving mobilises entire informal settlement communities for upgrading. ISN uses community savings to organise the community and leverage additional resources from local government (through basic service provision) and donor funds housed in the Community Upgrading Finance Facility (CUFF) and City Fund (See Chapter 5).

Community Savings in CUFF and City Fund (April 2014-March 2015)

Settlement	Province	Municipality	Project Type	Status	Community Contribution	Government Contribution
Havelock	KZN	eThekweni	Re-blocking	Approved	R 1 026	In Process
Flamingo Crescent	WC	City of Cape Town	Re-blocking	Complete	R 90 000	R1,9 million*
Siyahlala	WC	City of Cape Town	Lumkani Device	Ongoing	R600	N/A
UT Gardens	WC	City of Cape Town	Lumkani Device	Ongoing	R1 300	N/A
Green Park	WC	City of Cape Town	12 Structure Upgrades	Ongoing	R1 300	N/A

03

Community Voices: FEDUP is our support

“Gogo Emelina, Beauty and I are members of Masakane savings scheme. Our FEDUP group has helped Gogo to such an extent that when she was born she was living in a shack. She started daily savings and luckily when her husband passed away she was able to bury him in a dignified manner - with the support of the Federation. During this time her FEDUP house was completed. Today she has a house and a chicken business through the FEDUP . Otherwise she would be out in the open. Many people who live here live in shacks and often don’t want to save. But when they see us building our houses they come running to us and ask how they can do this too. I like the Federation a lot! Even though I already have a house I would never dream of leaving the Federation. Many people are struggling. Through FEDUP we support each other even if the municipality doesn’t help us”

Dolly Moleme, FEDUP member, Mpumalanga



3.2 DATA COLLECTION

Through settlement profiles and enumerations, data collection in the SA SDI Alliance feeds into SDI's Know Your City Campaign (see introduction).

Profiles provide general overviews of socio-demographic dynamics, type of land occupied and physical condition in relation to infrastructure. Through profiles informal settlements can look at themselves as a collectives and link their data to negotiations with relevant local government departments.

Province	Total Estimated Settlements in City	Settlements Profiled in Old System	Settlements Profiled in New System (2014/15)	Total Profiled New System	GIS Maps
Cape Town	236	182	28	106	138
Johannesburg	203	193	16	48	33
Ekurhuleni	180	165	16	40	21
Durban	624	451	2	24	12
Stellenbosch	29	26	1	1	6
Port Elizabeth	110	0		40	21
Midvaal	21	0	0	21	15
North West (Rustenburg)	30	0	12	12	3
Total	1433	1017	66	294	263

Enumerations are comprehensive household level censuses conducted by community members. They function as a mobilising, organising, advocacy and negotiating tool: with detailed enumeration data communities establish core needs, draft beneficiary lists or negotiate basic service provision.

REGION	NAME	HOUSE HOLDS	POPULATION	GIS MAP	DATE
GAUTENG	Denver	1093	1968	NO	Jul 2014
GAUTENG	Holomisa	432	715	NO	Jun 2014
GAUTENG	Jumpers	460	775	NO	Aug 2014
W/ CAPE	Alliam Drive	18	142	YES	May 2014
W/ CAPE	YA Ntabulele	56	103	YES	Sep 2014
W/CAPE	YA Ntwasahlobo	23	60	YES	Sep 2014
W/CAPE	Green Park	227	628	YES	Nov 2014
W/ CAPE	Emseleni	30	64	YES	Nov 2014
W/ CAPE	Mandela City	348	734	NO	April 2014
W/ CAPE	Balelibomvu	31	64	NO	Nov 2014
W/ CAPE	K2	141	423	YES	Aug 2014
KZN	Johanna Road	232	468	YES	May 2014
KZN	Boxwood	75	187	NO	May 2014
W/ CAPE	Tambo Square	60	111	NO	Mar 2015
W/ CAPE	Constantia	137	319	NO	Feb 2015
W/CAPE	Bholobholo	12	31	NO	Mar 2015
W/ CAPE	Strong Yard	80	187	NO	Mar 2015
W/ CAPE	Carlifonia	42	108	YES	Mar 2015





Mfuleni and Khayelitsha settlements on local upgrading exchange in Cape Town



SDI Youth Exchange

3.3 EXCHANGES

Through learning exchanges communities directly share information, experiences and skills, building a platform of the urban poor on the city-, province-, national and international scale. FEDUP and ISN use exchanges as significant mobilising and support tools for strengthening savings schemes, exposing communities to upgrading, housing projects and other learning activities.

2014 / 2015 Exchange Overview

Scale of Exchange	Amount	Type of Exchange
Local Exchanges	192	Upgrading, Income Generation, Community Construction, Youth, Data Collection, GIS Mapping
Regional / Province Exchanges	13	Funeral Scheme, Leadership, Youth, Savings , Community Construction Management, Upgrading
International Exchanges	11	See below
Total	216	



ISN & FEDUP on support exchange to Swaziland



SDI Loan Exchange Group in Orange Farm, Gauteng

International Exchanges

Date	Host Actor	Guest Actor	Title	Purpose
April 2014	UN Habitat, Colombia	FEDUP, ISN, CORC	World Urban Forum 7	Presentation at WUF7 with SDI
June 2014	ACHR, Thailand	CORC	City Fund Models	Exposure to City Funds in Asia
September 2014	NSDFU, Uganda	FEDUP, ISN, CORC & VPUU	Building City Funds	Uganda, Zambia & SA SDI Alliances share experiences
September 2014	Zambian SDI Alliance	FEDUP, CORC	SDI Southern African Hub Meeting	Regional SDI affiliates Hub countries exchange key indicators, projects, challenges & progress
October 2014	University of Manchester, UK	FEDUP, ISN, CORC	Manchester Studio	Alliance gives extended 'lectures' on urban poor mobilisation
October 2014	Botswana	SA & Zimbabwe Alliances	Federation support exchange	Focus on est. Botswana's Urban Poor Fund
October 2014	Rome	FEDUP & CORC	World Meeting of Popular Movements	SDI and SA SDI Alliance as one of many urban poor representatives
October 2014	SA SDI Alliance	Zambia, Zimbabwe, Namibia, Malawi, Botswana	Loan Exchange	SDI Alliances discuss loan systems & livelihood strategies
November 2014	Swaziland	ISN & CORC	Upgrading Support	Support regarding government upgrading policy
November 2014	SA SDI Alliance	Zambia, Zimbabwe, Malawi	Savings Symposium	Strengthen savings practices
February 2015	SA SDI Alliance & SDI	Uganda, Kenya, India	SDI Youth Exchange	Expose youth to SDI and media / video activism



Community Generated
Documentation Mfuleni Cape Town



Community Documentation
Workshop



SA Alliance Documentation booth at
Human Settlements Indaba 2014

47

BLOG POSTS



1327

FACEBOOK LIKES

(20% growth from 1105 to 1327 likes)



639

TWITTER FOLLOWERS

(16% growth from 550 to 639 followers)

3.4 DOCUMENTATION

CORC's research and documentation section produces publications, communication, lobbying, advocacy and monitoring for the SA SDI Alliance. We strategically record SA SDI Alliance approaches to and outcomes of community organising. All documentation aspects are geared towards raising the voice of the urban poor. Their focus underscores the central role of organised communities in their own development processes – and the building of inclusive cities. Our publications, mobilising material, visual communication, social media and research outputs are strategic in showcasing community voice on the one hand, and precedent-setting projects that can influence policy and practice, on the other.

Alliance members use documentation for

- Information sharing, learning and mobilisation in community exchange
- Lobbying and advocacy to negotiate partnerships
- Monitoring and reporting in organisational and donor reports

The SA SDI Alliance elevates community voice through a robust online and social media presence, a greater representation on audio, broadcast and video platforms, numerous presentations, conferences and publications:

Social Media (April 2014 – March 2015)

Blog Posts: 47

Facebook: 1327 likes (20% growth from 1105 to 1327 likes)

Twitter: 639 followers (16% growth from 550 to 639 followers)

Presentations, Conferences, Publications

World Urban Forum Medellin Colombia (2014)

Presentation to Lwandle Ministerial Enquiry investigating Human Rights Violations after Lwandle mass evictions (2014)

Presentation at Habitat for Humanity International Roundtable, SA Housing Foundation (2014)

National Human Settlements Indaba Johannesburg (2014)

South African Planning Institute Young Planner Award Ceremony (2014)

Urban Poor Organisation Strategies - University of Manchester (2014)

Association of African Planning Schools (AAPS) conference (2014)

Fieuw, W and Mwau, B. forthcoming. Creating "Urban Commons": Towards a sustainable informal settlements upgrading paradigm in South Africa. In Isandla Institute and African Centre for Cities. Forthcoming. Pursuing partnership-based approaches to incremental upgrading in South Africa. Cape Town: UCT Press

Fieuw, W. 2015. "Deep routed knowledge"? Assessing the lack of community participation in UISP projects. In Good Governance Learning Network.

Fieuw, W. 2014. Community Mobilisation in Informal Settlement Upgrading contexts,

Presentation delivered at the 10th Municipal Housing Leadership Forum, 26

Fieuw, W. 2014. How access to land could contribute to affordable housing in Africa, Habitat for Humanity International Roundtable, South African Housing Foundation conference, 30 September 2014

4. Upgrading Strategies

Digging foundations of Zwelitsha WaSH facility in Langrug, Franschhoek, Western Cape



Intermediate stages of Zwelitsha WaSH facility



Zwelitsha WaSH facility nearing completion

Our upgrading strategies include informal settlement and area-wide upgrading, city-wide strategies (Khayaalethu project), housing and livelihoods.

We emphasise that upgrading needs to be incremental, in-situ and community driven. It is a cumulative approach whereby the urban poor are at the centre of project preparation, planning and implementation.

4.1 INFORMAL SETTLEMENT UPGRADING

Informal settlement upgrading is the incremental, in-situ and community-driven process of securing basic services (water, sanitation and drainage, electricity) and improving settlement layouts (re-blocking). It creates an alternative to evictions, contributes to securing tenure and prepares a community for housing development.



Mathambo settlement in Durban plans reblocked layout

“Re-blocking” refers to the reconfiguration and repositioning of shacks in very dense informal settlements according to a community-drafted spatial framework. It enables better use of space, allow for better service provision and a safer environment.



Flamingo Crescent before upgrading



Flamingo Crescent during upgrading



Flamingo Crescent after upgrading

Following the successful completion of in-situ upgrading at Mtshini Wam (2012), Kuku Town (2014) and Flamingo Crescent (2014/15) the following settlements are in project preparation phase:

Settlement	Type of project	Number of Households	Status
Cape Town			
Flamingo Heights Lansdowne	Full reblocking & full services	104	Implemented 104 toilets, 50 taps
Santini, Mfuleni	Full reblocking & full services	102	2nd draft layout plan done
Tambo Square Mfuleni	Full reblocking & full services	62	2nd draft layout plan done
California Mfuleni	Full reblocking & full services	47	2nd draft layout plan done
Bholobholo, Mfuleni	Full reblocking & full services, informal trading upgrade	24	2nd draft layout
Ya Ntabulele, Site B Khayelitsha	Full reblocking & full services, informal trading upgrade, pilot of double storey typology	45	2nd draft layout plan done
K2, Site B Khayelitsha	Partial reblocking, community facilities, improved access pathways decentralised toilets & taps.	270	2nd draft layout plan done
UT Gardens, Site B Khayelitsha	Partial reblocking with improved access pathways, lighting and street furniture	355	1st draft layout plan done
Masilunge, Gugulethu	Full reblocking & full services	61	Final layout draft complete

Stellenbosch			
Langrug	Water & Sanitation facilities	1858	Zwelitsha facility near complete, capacity building & livelihood program with NUSP
Durban			
Havelock	Settlement Layout and community facility installed	196	Complete
Mathambo	Reblocking	279	Layout plan drafted
Port Elizabeth			
Midrand	Settlement Layout and communal services	47	Planning approved by government
Johannesburg & Ekurhuleni			
Marlboro	Industrial building layout	1535	Design Studio completed
Denver	Pedestrian Bridge	1093	First design plan drafted
Holomisa	Water & Drainage	432	First layout plan drafted



04 Upgrading Strategies

Partnerships with Government

The Alliance undertakes upgrading projects in partnership with metropolitan municipalities and pursues formal Memoranda of Understanding (MoUs) with local governments and other partners. These leverage additional resources and implement precedent setting projects that can go to scale. The Alliance has:

- 5 MoUs with government
- 8 forums with government
- 8 working groups with government

Provincial Government (Western Cape): R10m pledged for informal settlement upgrading

City of Cape Town

The Memorandum of Understanding (MoU) with the City of Cape Town (2012) is ongoing. In February 2015, the mayor of Cape Town launched the project completion of upgrading at Flamingo Crescent / Heights. The Alliance is collaborating with the City on project



preparation for eight upgrading projects (reblocking). Our engagements with Water & Sanitation Dept have offered a further avenue to gain traction for ISN in 5 settlements in Mfuleni and Khayelitsha.

Midvaal Municipality (Gauteng): MoU signed in December 2014

Nelson Mandela Bay Municipality (Port Elizabeth)

SHARE project has opened up the chance for the alliance to engage the municipality around communal services. This project was approved and the Alliance is ready for implementation. The alliance is positive that this will add value to developing future partnerships with the municipality.

Msunduzi Local Municipality (Pietermaritzburg): MoU in advanced negotiation

Community Voices: Partnerships for Upgrading

“Since 2010 we thought about improving our settlement. This is when we got in touch with ISN, who introduced us to CORC helped us get a partnership with the City. This is when we started thinking, ‘Now something is going to happen’. We explained what we wanted from the City – our own taps, toilets and electricity. But we needed to come together and draft our own plans. So the community decided to elect a new steering committee to get better organised and to get a better life for ourselves. Through going on exchanges to other upgraded settlements the community opened up to upgrading. We did our mapping and planning with students from CPUT and WPI and we collected savings contributions. Most people are unemployed but some of us like Ouma Sarie saved money through selling single cigarettes. I got up at half past three every morning to sell sweets and cigarettes at the train station ”

(Maria Matthews, Flamingo Steering Committee Leader, Cape Town)



Community leaders draft plans for wetland upgrading



View of wetland in UT Gardens, Khayelitsha



Alliance engages with Jakupa Architects for city-wide planning on upgrading.

4.2 AREA-WIDE UPGRADING

Area-based upgrading of informal settlements is about understanding how the informal settlement functions within the broader local area, citywide and even national context. The area-based approach recognises informal settlements as part of the broader urban neighbourhood and not isolated islands that are spatially and socially disconnected. Notably, national policies related to upgrading are not geared towards area-based or citywide upgrading programs.

The Alliance's work in UT Wetlands area (Khayelitsha) focuses on upgrading the wetland to a park facility, a community hall, landscaping and improved access pathways. Four settlements will directly benefit from the area-based intervention that provides the foundation for the incremental upgrade of these settlements. It builds on the connectivity and integration provided by the shared facility.

The lessons are:

- The Alliance MoU with the City of Cape Town provides the context for a successful partnership at a local level with the City Parks Department
- Project challenges can be dealt with when communities are actively part of the process
- Spatial integration can facilitate social integration
- Partnerships with municipalities are required at both a strategic political level and official / project implementation level



Oscar Sam, ISN leader in Mfuleni in front of area-wide map of settlements

4.3 CITY WIDE UPGRADING STRATEGIES: KHAYALETHU INITIATIVE

Through the Khayaletu Initiative, UK funder Comic Relief has joined up the activities and initiatives of three urban sector NGOs to leverage the impact of its grants to CORC, Violence Prevention through Urban Upgrading (VPUU) and Isandla Institute respectively.

CORC's proposal to Comic Relief centred on the creation of a "City Fund" that would act as a citywide finance facility for community identified upgrading and livelihood projects in Cape Town. The aim is to leverage partnership and financial contributions by municipal counterparts (See Chapter 5).

Collectively, the Khayaletu platform enables these actors to collaborate at project level and to document lessons from the process to inform policy and advocacy agendas. CORC therefore actively participates in the local "Community of Practice" forum set up by Isandla Institute as part of the Khayaletu initiative. CORC has also been building strong links with VPUU whom we invited to a special workshop on City Funds convened by SDI in Kampala, Uganda, from 1 - 4 September 2014. Together, a real opportunity exists to demonstrate the effectiveness of city-wide upgrading processes.



City Fund Exchange to Kampala in September 2014



Joint planning for upgrading between Alliance and community members in Khayelitsha Cape Town



FEDUP builds incrementally in Limpopo, without government subsidies



Minister and Deputy Minister greet FEDUP at the 2014 Human Settlements Indaba



FEDUP house in Tiryville



Cynthia and Philda in front of FEDUP office in Tinasonke

4.4 HOUSING

FEDUP has strongly influenced policies on tenure security and low-income housing under “the People’s Housing Process” (PHP). Through its collective power, FEDUP lobbied government for direct access to the housing subsidy program and secured R10m as a revolving loan facility. FEDUP assumes that providing housing pre-finance to qualifying beneficiaries who adhere to a collective savings scheme increases both yield and quality of state subsidized housing stock. Community Construction Management Teams (CCMTs) administer and manage project implementation.

Houses built in 2014/2015

Province	Completed	Total
North West	55	250
Gauteng	3	3
Eastern Cape	12	47
Western Cape	5	5

National Housing Subsidies Report (April 2015)

Province	Contracts	Houses Allocated	Status
North West	7	1000 units	652 started
Gauteng	6	888 units	582 started
Eastern Cape	3	527 units	119 started
Western Cape	1	5 units	5 completed
KwaZulu Natal	2	246 units	96 started

12 937

SUM OF PHP HOUSES COMPLETED SINCE 1996

75

FEDUP HOUSES BUILT BETWEEN MAY 2014 – APRIL 2015

Community Voices: Show Houses & Negotiation

“This piece of land – where we now live – was not always called Tinasonke. When we still stayed across the road as backyarders in Tokoza township it was called Caravan Park. In 1997 about 1500 of us backyarders came together to form the Zenzeleni Housing Savings Scheme as part of what we now call FEDUP. We wanted to improve our conditions by living on our own land and in our own houses. This is when we identified Caravan Park and negotiated with the owner of the land, who sold it to uTshani Fund on behalf of FEDUP. We contributed our savings as a deposit for the land. As FEDUP members our housing subsidies have been approved but we haven’t received them yet. We don’t want to fold our arms and wait for government to deliver houses – because when you wait for government you can wait 100 years. We built show houses with our own savings to show government that we can do it for ourselves – so that government can match us and give us our subsidies”

Cynthia Ntombekhaya Yalezo & Philda Mmole, Tinasonke, Johannesburg, March 2015

Partnerships with National Government

- **Govan Mbeki Awards 2014:** Human Settlements Minister Sisulu awards Lifetime Achievement to the late Patrick Magebhula Hunsley (SA SDI Alliance founding member)
- **R10m Pledge:** Minister pledges R10m to FEDUP for the Patrick Magebhula Housing Project in KZN
- **PHP Task Team:** Rose Molokoane (FEDUP coordinator) serving as member of national PHP task team
- **SHRA Member:** Rose Molokoane appointed as members of Social Housing Regulatory Authority (SHRA)
- **Working group** between Alliance and advisor to Minister continues to strengthen the relationship to national government



FIGP seamstress in Orange Farm, Gauteng



FIGP small business in Legonyane, North West



FEDUP seller of SAFFS funeral scheme

4.5 LIVELIHOODS AND INCOME GENERATION

Federation Income Generation Program (FIGP)

The FIGP is a formal microfinance institution that assists FEDUP members to access loans and start small businesses. Instead of using external financial institutions members draw loans from FEDUP’s own Urban Poor Fund (UPF). The criteria for accessing a FIGP loan are:

- Formal FEDUP membership (complete once-off UPF payment of R750)
- Active member of a FEDUP savings scheme
- Experience as small business entrepreneur for at least 6 months
- Member of a group of 5 people

These criteria ensure that members continue saving and mutually supporting one another in their respective business development. As individuals can only receive, repay and renew loans as part of a group individual success depends on group success. FIGP has enabled the movement to generate its own income through reinforcing the power of daily savings. Its comparatively low interest rates have attracted 1275 new members in the last, growing the FEDUP membership to 3100 in March 2015.

	April 2014	March 2015
Loan Groups	365	620
FIGP Members	1825	3100
Disbursements	R 2 506 400	R 7 845 400
Average Loan Size	R 936	R 1 414
Collected Repayment	R 1 738 176	R 6 447 652

SAFFS Funeral Scheme

The South African FEDUP Funeral Scheme (SAFFS) has four different plans and is underwritten by Trans Africa Life Funeral Policies. FEDUP members sell the SAFFS funeral product and are compensated per policy sold.

Between March 2014 – March 2015 SAFFS approved 118 applications. During the reporting period SAFFS paid eight claims to the value of R15 000 each. This indicates the value SAFFS holds for its members.

Despite an increase in applications, SAFFS overall membership numbers remained the same over the reporting period. This was due to challenges that SAFFS experienced with its former partners regarding inappropriate deductions of members premiums, slow payment of SAFFS member claims and lack of commission paid to SAFFS field agents. SAFFS addressed these challenges by terminating its former partnership and entering into a direct agreement with Trans Africa Life Funeral Policies, which are registered under the Financial Services Board. With a new strategy and marketing support from Trans Africa, SAFFS looks forward to the period of renewed vigour that lies ahead.

Social Enterprise Development & Learnerships in Cape Town

In addition to settlement improvements, the City Fund also supports the establishment of community-identified livelihood initiatives in Cape Town. These are identified through community development plans in the areas of solid waste management, community gardens, bakeries, job creation in EPWP contracts and other micro enterprise development.



SWN depot in Philippi, Cape Town

04

Picker Production:



Glass
404 022 kg



Cans
13 870 kg



Paper
66 688 kg



Plastic
63 794 kg

Total
548 374 kg

Solid Waste Network (SWN)

A network of previously unemployed waste pickers fills the gap of solid waste collection in informal settlements. Through recycling pickers generate a sustainable income and through saving landfill space contribute to the reduction of green house gases. The network serves about 1500 pickers on the Cape Flats with much activity focussed in Khayelitsha during 2014/2015.

Despite tough operating and trading conditions in the past financial year the SWN managed to sustain operations at similar levels of productivity to the past. In September 2014 the collection vehicle was stolen and only replaced in January 2015. Trading cash sales became a challenge with two robberies during collections. The network is therefore piloting a money market payment system for pickers. The facilitation of community buyback centres is proving tough due to operating space in township communities as well as business acumen required to maintain cash-flow management. The program is addressing these key challenges to ensure growth trajectory moving into the second quarter of 2015.

The program will invest in a new 5-ton truck with crane during the latter half of 2015. This will be a game breaker for future financial sustainability. The needs for recycling services are on the increase although product pricing is coming under pressure with fluctuations in international market prices. The program demonstrates viable income potential for poor families. We therefore need to scale up activities through waste management partnership opportunities with local government.



Elisa Ramboda in Ramahantsha, Limpopo

Members of FEDUP and ISN have also been involved in the following livelihood opportunities as part of Khayaletu project in Cape Town:

Training (October 2014 – July2015)

	Female	Male
Gardening with Soil for Life	75	22
SWN (Blue Sky recycling): Learning how to operate a buy-back centre (for recyclables collected by waste pickers)	2	1
The Business Place: Business Development Training	56	2
Mama Mimis Ovens & Baking Business	44	1
TBISA: Baking learnership	11	3
TBISA: hospitality learnership	26	14
The Clothing Bank	7	
	221	43
Total	264	

04

Community Voices: Beads give me good profit

“My name is Elisa Ramboda. I’ve lived here in Ramahantsha my whole life, more than 70 years. I’m the first member of Pfano, my savings scheme, and I was the first to join when FEDUP was launched in Limpopo. When the FEDUP income generation project started I took my first loan of R 1000. I went to buy beads in town and sell Venda beadwork here at my house and at pay points where people queue for social grants. When there is a wedding, people come and place orders with me to make them traditional decorations. I sell headbands for R150, armbands for R90, belts are R150 and necklaces cost R40. I make good profits and I have already taken and repaid three loans. This helps me to pay my grandchildren’s school fees. I also support my daughter-in-law and my son.”

Elisa Ramboda, FIGP member, Limpopo

5. Urban Poor Funds

5.1 FEDUP'S NATIONAL URBAN POOR FUND

A key building block in FEDUP's success in delivering innovative housing solutions that have been awarded numerous awards is its ability to build up saving reserves in its National Urban Poor Fund (UPF) through the R750 membership fee of new savers. FEDUP can therefore draw on its reserves to pre-finance stages in housing construction and to overcome cash flow problems. The national steering committee decides on the allocation of funds and expects a full repayment after a specified time period.

	Regional	National	Total
EC Urban Poor Fund	R 6,258.19	R 230,000.00	R 236,258.19
NC Urban Poor Fund	R 994.00	R 0.00	R 994.00
NW Urban Poor Fund	R 21,442.62	R 747,000.00	R 768,442.62
WC Urban Poor Fund	R 13,611.12	R 311,000.00	R 324,611.12
FS Urban Poor Fund	R 2,232.57	R 273,000.00	R 275,232.57
GAU Urban Poor Fund	R 1,116.64	R 435,850.00	R 436,966.64
MPU Urban Poor Fund	R 4,577.89	R 193,150.00	R 197,727.89
KZN Urban Poor Fund	R 2,327.55	R 282,000.00	R 284,327.55
LIM Urban Poor Fund	R 4,817.04	R 12,000.00	R 16,817.04
SC Urban Poor Fund	R 1,978.20	R 15,000.00	R 16,978.20
NATIONAL URBAN POOR FUND	R 59,355.82	R 2,499,000.00	R 2,558,355.82



FEDUP Daily Savings Books



Collecting Savings in Legonyane North West



Lumkani Device Installed
in UT Gardens Khayelitsha



Sanitation installation in Mfuleni
through ISN partnership with City

5.2 THE COMMUNITY UPGRADING FINANCE FACILITY (CUFF)

The SA SDI Alliance established CUFF as an alternative financial system to state finance for households who live in informal settlements and want to improve their access to basic services. The fund provides seed capital for informal settlement upgrading projects that are prioritised by communities. Communities must provide a 20% contribution to the total cost of the project, which demonstrates their willingness to take ownership and co-produce the outcomes of the upgrading project. The fund is accessible to FEDUP and ISN members throughout South Africa. It demonstrates to local governments that upgrading projects are viable if community-cantered planning is used as the guiding principle. See 4.1 for CUFF projects.

5.3 CITY FUND

Where the reach of CUFF is national, the City Fund is a people-centered finance facility for Cape Town, which enables communities to apply for funding of small to medium scale upgrading interventions.

Upgrading via government processes and policy instruments is a long and drawn out process: an average Upgrading of Informal Settlement Program (UISP) project can take 5-8 years to deliver basic services, engineering plans, township declaration, town planning schemes and infrastructure development for full services. There is little evidence of active community participation in this process (see chapter 2).

The City Fund is therefore an in-between step of waiting for government to act, and realising full services. It is an opportunity for communities to creatively think about and incrementally work towards the future of their settlements. It is also a mechanism that responds to the needs and emergencies that plague informal settlement communities. In partnership with City of Cape Town the Alliance is planning and designing the upgrade of 8 informal settlements that will be implemented for the year 2015/2016.

City Fund Overview

- 16 successfully processed City Fund applications
- 1 420 Lumkani fire detectors installed in 10 informal settlements in Khayelitsha, Mfuleni, Gugulethu and Philippi
- Informed plans for 80 toilets in 5 informal settlements with Dept. of Water and Sanitation
- Secured project approval for wetland urban park in UT Section, Site B, Khayelitsha

City Fund Program Support

- 91 governance support instances
- 32 partnership meetings facilitated (between communities & City Depts.)
- Organised 40 learning exchanges
- CORC's technical support team facilitated 75 community-based planning initiatives

Regarding advocacy, the City Fund is exercising pressure on government departments to reform their approach to community engagement. In 2015 a coalition of urban sector NGOs lead by CORC made an input into the City's 2015/16 Built Environment Performance Plan (BEPP) critiquing its lack of foresight regarding the role communities play in upgrading projects. The BEPP is a significant plan because it wields power over all the major infrastructure grants available to Metros.

Additionally, CORC's paper titled *Deep Rooted Knowledge? Assessing the lack of community participation in UISP projects* deconstructed government claims of meeting set upgrading targets for 2014 (i.e. upgrading 400,000 well located households by 2014). Published in the 2015 State of Local Governance edition, the paper suggests that government is not reforming practice to respond to the crisis of informal settlements.

Community Voices: FEDUP houses are beautiful!

"We started building the FEDUP houses in Extension 6 in 2005. We were not looking for municipality houses – we wanted FEDUP houses because they are much bigger and more beautiful. uTshani Fund supported us with pre-financing the houses. We managed the construction of the houses through our Community Construction Management Teams (CCMTs). Houses should take one week to build but we waited for one month for the materials to deliver. The role of the government is to provide an inspector to check that the houses we build meet the appropriate standards."

Emelina Hlabati and Beauty Nkosi, Standerton Mpumalanga



CORC and ISN learn about City Funds
in Thailand with ACHR and CODI



6. Promoting Co-Productive Partnerships

As a central tenet of our work, we seek strategic partnerships with government, academic and civil society sectors that prioritise the urban poor as development actors. We have signed MoUs and have been collaborating with the following partners.

6.1 CIVIL SOCIETY PARTNERS

Habitat for Humanity South Africa (HFHSA)

Following the 2013 partnership agreement, CORC and ISN continue to collaborate with HFHSA on City Fund processes and informal settlement upgrading strategies. HFHSA began serving as a member on the City Fund Advisory Council. In addition to the ongoing support for Langrug community in continued upgrading projects, the collaboration with HFHSA culminated in the drafting of four reports, i.e. Upgrading Plan, Sustainable Livelihoods Plan, Leadership Plans and Capacity Building Plan.



Touching the Earth Lightly (TEL)

CORC and ISN have worked with Andrew Lord and Stephen Lamb on the design and construction of the Zwelitsha Water, Sanitation and Hygiene Facility in Langrug, which is nearing completion. The structure includes a waterless toilet system that provides a safe, non-polluting, cost-effective solution to sanitation. TEL co-funded the initiative with support from sculpt the future foundation and WESSA.



Lumkani

In 2014 we partnered with Lumkani, a social enterprise that designed and co-developed an early warning fire detection device with an ISN affiliated community in Cape Town. The networked device uses heat detection technology to sense for fires, sending a signal to surrounding devices when it senses fire.



WPI students in Flamingo Crescent in November 2014



Alliance and Habitat's joint partnership in Langrug informal settlement Franschhoek



Installing the Lumkani Fire Device in UT Gardens Khayelitsha



CPUT town planning and architecture students present design typologies to Mfuleni and Khayelitsha community leaders on joint studio



TEL, CORC and Langrug Community co-design the Zwelitsha Wash facility

Promoting Co-Productive Partnerships



Through deep engagement with the community leadership of UT Gardens settlement in Khayelitsha, the Lumkani team co-developed the device to optimally suit the informal settlement context. The first devices were rolled out in November and December 2014, preventing the spread of two fires in UT Gardens in December 2014. What sets the partnership apart is its broad approach to ‘upgrading’ and the community’s integral involvement in developing its own technical intervention. So far 1610 units have been rolled out in Mfuleni and Khayelitsha, benefiting 4970 people.

6.2 TECHNICAL SUPPORT AND RESEARCH PARTNERS

Partnerships with academic institutions leverage technical support and resources which assist the Alliance in project preparation. At the same time co-productive partnerships in architecture and planning studios introduce students to alternative disciplinary approaches. In this manner the Alliance contributes to a broader shift in discourse on informality, emphasising the central role of communities in defining their own development agendas. An overview of our partnership engagements:

Community Voices: We Build Ourselves

“We are Siyazakha Savings Groupa group in Siyahlala informal settlement in Philippi, Cape Town, where I live. We formed the group when we got introduced to FEDUP. It was during a time that we were stuck on private land and did not know how to start organising ourselves. The savings group was a good way for us to improve conditions for ourselves and for our settlement. We chose the name ‘Siyazakha’ because it means ‘to build ourselves’. The name was my idea – it reminds us that we are the only ones who can build our families and ourselves. This is why we save. Some of our savings are short term: for example, this winter we are saving for paraffin heaters. Every member is going to save R150 which we will use to buy three heaters every month. Our long-term savings are for things like school uniforms and groceries. This is a strong support because we don’t have to worry about taking loans.”

Nozuko Fulani, Philippi, Cape Town

Institution	Country	Nature of Engagement
African Association of Planning Schools (AAPS)	South Africa	Research & AAPS Conference 2014
African Centre for Cities	South Africa	Research
Cape Peninsula University of Technology	South Africa	Regular supply of town planning and architecture intern students.
Good Governance Learning Network	South Africa	Full member of the GGLN, networking sector between urban sector NGOs
Isandla Institute	South Africa	Technical steering committee on informal settlement upgrading policy analysis, research and governance
Nelson Mandela Bay Metropolitan University	South Africa	Planning and engineering support for projects in Port Elizabeth
Royal School of Art	Sweden	Research
University of Cape Town	South Africa	Design Studio: Europe (2014)
University of Johannesburg	South Africa	Design Studio: Denver (2014 & 2015)
University of Manchester	UK	Urban Development Studio (2014)
University of Maryland	U.S.A	Design Studio: UT Litha Park, Khayelitsha (2014)
Worcester Polytechnic Institute	U.S.A	Community Facility Maintenance: Langrug (2014)

7. Organisational Profile

7.1 CORC PROFILE

CORC is a formally registered NPO (registration number 017-659NPO) based in Cape Town (with offices in Durban and Johannesburg). CORC demonstrates alternatives to top-down service delivery and development projects by advocating for the central role of poor people in the planning and implementation of projects.

Board of Directors

The board of directors is tasked to set the overall mission and vision of the organisation, and track performance against agreed programs and strategies. The board meets 4 times a year and the duration of a member's term is 2 years, after which the member is eligible to be re-elected. At these board meetings, the board reviews progress and ensures that the mission and vision is carried out, and approves short and medium term plans for CORC. The board is made up of community members and other trusted fellows. The honoured board members are:

Dr. A Mia (Chair),
 Prof. D. Dewar (Secretary)
 Ms. H. Hendricks (Treasurer)
 Dr. M. Price (Member)
 Ms. E. Benekane (Member)
 Ms. P. Assubuji (Member)
 Ms. M. Don. (Member)
 Ms. B. Kohler (Ex-Officio Member)

Alliance Leadership

Rose Molokoane (FEDUP Co-ordinator)
 Mzwanele Zulu (ISN Co-ordinator)



Durban Office.
Arnotte Payne, Samke Patience Phewa, Jeff Thomas



Johannesburg Office.
Sandra van Rensburg, Kwanele Sibanda, Kgomoiso Motadinyane, Motebang Matsela, Walter Monyela



Cape Town Office.
Back left to right: Yolande Hendler, Charlton Ziervogel, Khashifa Chilwan, Thembi Ngcuka, Blessing Mancitshana, Moegsien Hendricks

Front left to right: Bulelwa Mkangeli, Thandeka Tshabalala, Bunita Kohler, Bukiwe Matakane, Nangamso Bontsi, Ntosh Tsambi

07 7.2 CORC STAFF

Director

Bunita Kohler

Deputy Director

Charlton Ziervogel

Senior Management

Moegsien Hendricks (Project Manager ISU, City Fund Manager)

Khashifa Chilwan (Finance Manager)

Durban Team

Arnotte Payne (Technical Support)

Patience Phewa (Office Co-ordinator)

Jeff Thomas (Technical Support)

Nosisa Madondo (General Worker)

Johannesburg Team

Walter Monyela (Savings Co-ordinator)

Sandra van Rensburg (CUFF Manager)

Motebang Matsela (Technical Support)

Kgomotso Motadinyane (FIGP Administrator)

Cape Town Team

Bunita Kohler

Charlton Ziervogel

Blessing Mancitshana (Enumerations Co-ordinator)

Bukiwe Matakane (Savings Assistant)

Yolande Hendler (Documentation)

Khashifa Chilwan

Bulelwa Mkangali (Assistant Bookkeeper)

Ntosh Tsambi (Logistics and Admin Clerk)

Beauty Monatsi (Admin Clerk)

Moegsien Hendricks

Sizwe Mxobo (Technical Support National)

Thandeka Tshabalala (Livelihoods)

Thembi Ngcuka (Technical Support)

Engela Sass (Cleaner, part time)

Ntombekhaya Cwayi (Cleaner, part time)

Documentation

Yolande Hendler

7.3 FINANCIAL SUMMARY

Categories of Expenditure

Category	2015 Percentage	2014 Percentage
Administration	11%	12%
Assets	2%	0%
Project Support	10%	14%
Program Cost	59%	62%
City Funds	7%	0%
Documentation	3%	5%
Special Projects	8%	7%

Income

	2015	2014
Income	R16 783 587.03	R11 162 994.00
Grants Received	R25 619 335.28	R25 750 780.00
Deferred Income	-R10 337 695.39	-R15 285 301.00
Commission	R102 794.26	R90 877.00
General Income	R882 942.44	R290 554.00
Interest Received	R516 210.44	R316 084.00

Expenditure	R16 699 271.35	R13 253 042.00
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Organisational Profile



LIST OF DONORS

Comic Relief
("A People's Centred Community Finance Facility for Cape Town")

Ford Foundation
("Promoting Transparent, Effective and Accountable Government")

IIED
("Pro-Poor Cities in South Africa")

Misereor
("Building partnerships between communities and local authorities")

Charles Stewart Mott Foundation
("General Purposes" and "Learning through Practice")

Shack / Slum Dwellers International

Stellenbosch Municipality

Worcester Polytechnic Institute



Ford Foundation on visits
Flamingo Crescent



Ford Foundation visits
Flamingo Crescent



w

sasdialliance.org.za



f

South African SDI Alliance



@SASDIAlliance



v

vimeo.com/sasdialliance



e

info@courc.co.za

SA SDI  ALLIANCE

