Zambian Exchange 01 – 07 March 04

Participants:

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Background

This exchange took place against the backdrop of a meeting between Zimbabweans, South Africans and Zambians, which took place in Harare, December 2003. The meeting sought to understand the issues in Zambia. It was then agreed that a team combining the South Africans and Zimbabweans would visit Zambia early 2004 to assess the situation and subsequently make recommendations. The team, together with the Zambians, would then draw a work-plan.

Lusaka

Lusaka now has 20 groups with 12 more having been opened after the Anniversary Celebrations in Zimbabwe. The membership of the entire groups now reaches a thousand or more. We held four meetings in Lusaka – the first one with three groups, then a general meeting and then two meetings with treasurers and collectors. We met one of the new groups Musaononge housing saving scheme during our first meeting. The following day a general meeting was then held at which 17 groups were in attendance. There was a very good representation from all the groups that were present. Various schemes talked about what they were doing in their respective areas in relation to the Federation process. The Lusaka Federation also mourned about the cholera outbreak that hit some parts of Lusaka especially the densely
populated settlements such as George compound. In fact, when we arrived a treasurer from one of the groups had passed away.

The issues in Lusaka

1. The groups in Lusaka are not strong and need to be taught the systems around the Federation process. This is particularly true of the new schemes that were hurriedly opened after the Anniversary Celebrations in Harare. Only 2 schemes, that is, Good Samaritan and Tipilile are active and the rest really need support.

2. There is hardly any space for women in the Lusaka process. In fact, only one person is running the show. Thus apart from creating the space for women, the process is controlled by one individual. Whether this is intentional or not, that's immaterial. The issue is the process needs to be a lot more broader than what is currently obtaining on the ground.

3. Communication is a major problem for the groups in Lusaka. This is both in terms of linking up with other areas and even outsiders through the phone and also local travelling to old and newly established groups. The locals, for instance, indicated that they were 10 compounds which had been organised and were ready to be mobilised but lack of funds had proved to be a hindrance.

4. There are no component structures in Lusaka. This is perhaps the reason why the focus of the process is very narrow. The groups are savings and this team managed to carry out collections with one of the groups. The introduction of components could possibly widen the focus of the process and also in the same breath facilitate participation of other members.

5. There is need to introduce the chart system among the Lusaka groups. Very few people know information about the savings of their groups. It is usually in these instances, that daily savings cease to enable institutional breathing especially when meetings do not take place frequently like in the case of Lusaka.

6. Most groups in Lusaka indicated that they wanted support to start income generation projects of a wide range. However, some are already operating small businesses and require financial support for these existing projects. This is in spite of the little experience that the groups have around small businesses. It appears the groups should also first learn to make use of their local resources before they can look to outside sources.

7. The groups indicated that they badly needed money to support their activities. In fact, they pointed out that most of their programmes’ success was hinged on the assumption that financial resources were made available. Here, they reminded the team that they had been promised by a team that had come earlier that a budget of US$2,500.00 was going to be disbursed by SDI via Zimbabwe.
Livingstone

There are seven groups in Livingstone with a membership of close to five hundred and the team was able to meet six of the former. Two community meetings were held and a visit to one group and its members, Trymore housing saving scheme in Sakubita, Linda Extension. A meeting was also held with the Livingstone Mayor. Surprisingly, Livingstone, despite its unstable past, is now more organised than Lusaka and the members have a clear sense of direction. Clearly the members have understood the systems underlying uMfelandawonye process. This was amply illustrated when the members narrated different experiences and stories about their groups. Nearly all the groups had their groups’ statistics right in place. For example, groups gave details of current membership, savings, number of widows, orphans and the elderly. They also reported about the income generation projects that were underway, emphasising profits or losses made and the progress made on repaying the project loans. The component structures have all been put in place and currently functional. For instance, the social welfare component looks into the issues of the elderly, widows, orphans and other social problems.

The issues in Livingstone

1. A majority of the groups in Livingstone made requests for an enumeration. They indicated that they wanted to use the community enumerations as a way of mobilizing new members and also strengthening existing groups. They also pointed out that they intended to use the surveys to lobby outsiders especially government and local authorities.

2. The groups also mentioned that they wanted to do local exchanges with other areas in Livingstone. Most groups are currently not visiting each other and those that are interacting have been using their own resources.

3. The Livingstone people also highlighted that, like Lusaka counterparts, they were facing serious communication problems. They therefore requested support to help them foot both transport and telephone costs.

4. The need for a local budget was also raised by the groups to enable them to meet the programme costs.

5. The groups also requested that the team recommend an exchange that would assist them to restart Swalisano an equivalence of Gungano or Utshani. These contributions had been stopped during the times they had problems with one of the key persons who was leading the process in Livingstone.

6. There was also a request for funds to boost their income generation projects. Most groups are already running small businesses but they pointed out that they desperately wanted to scale up.

7. The members in Livingstone highlighted that they wanted to mobilise other new groups but they could not do so due to lack of resources.
8. The issue of leadership was raised by a number of groups. They indicated that they now wanted to choose someone who would help them to co-ordinate the programmes. In fact, this had been put as one of the agendas at the general meetings attended by this team.

Comments

The team’s assessment was that at the current moment the Federation in Livingstone is much more stronger than that of Lusaka. As a result, the former has a lot to benefit from interacting with the groups in Livingstone. This team also felt that it was rather inappropriate to expose the groups in Lusaka to international exchanges. One, Lusaka’s needs could be addressed through local programmes. Two, few people were taking part in such exchanges and sadly these practised gate-keeping tendencies, with little information reaching out to others on the process. It appears the idea is for them to become powerful so that they can comfortably position themselves for any future leadership posts.

Livingstone, on the other hand, has really matured and has the clear vision of the process. Apart from supporting existing processes and establishing new ones in Zambia, the Livingstone could also gain much through interacting with the Zimbabweans and South Africans. In fact, the nature of the issues they raised makes it logical that they get support from either Zimbabwe or South Africa. The team also discovered that people in Livingstone have begun approaching the local authority with their needs particularly around enumeration. Whilst such initiative was commendable, the team still felt that engaging outsiders at that strategic level required assistance and guidance from more experienced Federations. In fact, this even became clearer when it emerged that a number of issues had not been properly presented to the Mayor of Livingstone concerning the enumeration exercise.

It was very clear to the team that as long as Peter Chutu does not perceive anyone as threatening his control of the process, he can help to build the Federation there. It is likely that should anyone threaten his grip and interests, this may have serious ripple effects on the Federation as a whole. This presents a very delicate situation when it comes to handling the issue of leadership, although at the moment the latter is not important. The call by nearly all the groups to elect a co-ordinator is possibly the work of Chutu and the team advised the groups that leadership issues were not a priority at the moment. In fact, it was noted that structural issues to do with leadership were less important than the process itself. This potential leadership crisis is also apparent in Lusaka. Nonetheless, this team felt that if outsiders (SDI) help the two areas focus on strengthening and scaling up some of these issues will be naturally resolved as the process evolves.

Work Plan for Zambia
1. Regional exchange – Livingstone to Lusaka (early April 2004) This may also include just one person from Victoria Falls Federation.

2. International exchange – South Africa and Zimbabwe to Zambia (early May 2004) Firstly, the team will have to check on progress made. It was proposed that this team will have to go with some funds for programmes for a period of, say, three months. They will help the locals to come up with programmes and also to put in place systems for administering the budget.

3. Regional exchange – Lusaka to Livingstone (mid-May 2004) This trip was hoped to provide the people in Lusaka an opportunity to learn from their counterparts in Livingstone around especially components and other general issues.

4. International exchange – Zambia (Livingstone) to South Africa, this exchange was proposed with the big enumeration that is going to take place in South Africa. The time of the exchange will be dependent on the time of the enumeration. The team felt that such exposure would help the Zambians in preparation for the enumeration in Livingstone.

5. Livingstone enumeration – (mid-June 2004), the few groups that are in Livingstone are strong but they need to grow and mobilise more members. The locals strongly feel that an enumeration may assist them in this regard and also as a way of initiating dialogue with government and local authorities. Besides this, the exchange would also focus on such issues as Utshani and negotiations with outsiders.

6. International exchange – Zambia (Livingstone) to Zimbabwe (Mbare) (late April 2004), the groups in Livingstone have already started income generation projects and many of them seem to be doing well. However, they pointed out that they wanted an exchange that would still expose them to other more experienced areas who currently in business. The team agreed that Mbare would perhaps help them best.