



Shack Dwellers Federation of Namibia
and Namibia Housing Action Group



Namibia Housing Action
Group (NHAG)

AND

Shack Dwellers Federation
of Namibia (SDFN)

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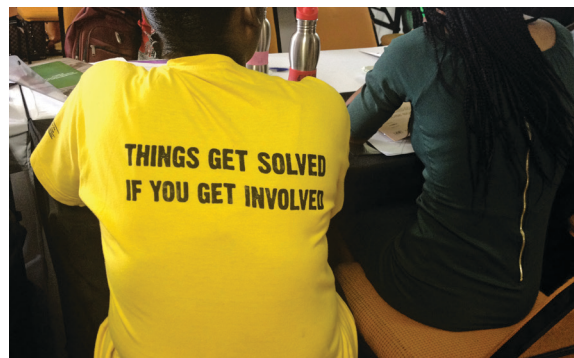
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A word of appreciation goes to the First Lady of the Republic of Namibia, Madame Monica Geingos for her guidance and support to the Shack Dwellers Federation of Namibia. The activities of Namibia Housing Action Group (NHAG) and Shack Dwellers Federation of Namibia (SDFN) were enabled through financial support from various partners. This includes core funding from MISEREOR (Germany) and Shack/Slum Dwellers International (SDI), through their Learning, Monitoring and Evaluation support to affiliates. The Ministry of Urban and Rural Development (Murd) financed house construction through their annual contribution to the Twahangana Fund. The regional and local authorities have enhanced and implemented their collaboration agreements for the provision of affordable land.

There has been a further increase and significant contribution in private sector funding towards the construction of houses. The established profound reputation of NHAG and SDFN as well as strengthened acquisition has contributed to this.

In the period covered by this annual report the following companies contributed not only to the construction of houses but also assisted with technical and capacity building: Standard Bank of Namibia's Buy-a-Brick Initiative, First National Bank of Namibia, The Pupkewitz Foundation, Ohorongo Cement, Neo Paints and B2Gold (Otjikoto Mine).

Informal settlement planning and upgrading received support from UN-Habitat's Global Land Tool Network, a City Alliance supported project. The Participatory Slum Upgrading Program (PSUP) was also funded by UN-Habitat. Under an existing MoU, Namibia University of Science and Technology (NUST) supported NHAG/SDFN professionally and profoundly through research and various technical and empirical contributions.



“Provision of housing by the Shack Dwellers Federation of Namibia has doubled over the past five years. From around 250 houses per year the Federation builds by now around 650 houses per year. Reasons for this are not only the increased funding from government and private sector but also most notably the strengthened capacity and ownership by the Federation and communities.”

Heinrich Amushila, Co-director of the Namibia Housing Action Group (NHAG)

Introduction

Namibia Can Do It

"Namibia's urban development is still at a point where it can be harnessed to bring equity and wellbeing for the largest number of inhabitants. (...) Considering the policy and institutional frameworks in place, as well as the remarkable record of community-led development, Namibia is well positioned to change the course of its urban future. Organised communities have demonstrated the potential to undertake and lead informal settlement upgrading, which is a unique characteristic that should be central to the way Namibia approaches her urban future. The time is now for a national urbanisation plan that specifically targets the reversal of Apartheid-era spatial plans".

This abstract is taken from the following NUST publication: <http://ir.nust.na/handle/10628/620>



"Africa is the fastest-urbanising continent in the world, and yet only 1 in 3 countries have a 'national plan' for urbanisation. At the moment, Namibia is not one of them"

Phillip Lühl, NUST, at the 2nd National Land Conference October 2018.

The momentum of urbanisation in the world is unabated and Namibia is no exception. After independence in 1990 Namibia was 28% urbanized. In 2011 it was revealed that urbanization had increased to 42% and current projections are that by 2020 urbanization would be 66% and more than 70% by 2030¹.

28 years after independence there is still entrenched class-based socio-spatial segregation in towns and cities across Namibia. Continued urbanization without economic growth leads to an increased concentration of poverty in urban areas. For this reason almost half of Namibia's population lives in informal settlements. Participatory informal settlement upgrading should be used as a key tool to assist housing and land delivery that includes communities.

Due to climatic changes and a succession of droughts since 2013 President Hage Geingob declared in May 2019 once again a state of emergency. The severe drought situation results in an increased rate of urbanisation in Namibia. Informal settlement growth exceeds by far the upgrading pace; making it difficult to keep up.

Namibia's economy is further declining. In June 2019 Namibia Statistics Agency (NSA) figures showed that more than half of the 14 sectors making up the country's economy, recorded alarming decreases in economic activity during the first three months of 2019². The current decline marks at least three years of economic slowdown, or more than 10 quarters of negative growth. Therefore national government has rendered minimal financial assistance to local authorities for carrying out their capital projects. Local authorities have minimal financial capacities to finance service provision and other crucial components related to informal settlement upgrading.

1. Dr. Anna Muller, Factsheet 6/2018: <http://ir.nust.na/bitstream/10628/620/1/FACT-SHEET-6-2018-Informal-settlements%281%29.pdf>.

2. <https://ippr.org.na/wp-content/uploads/2019/07/Namibia-QER-Q2-2019-copy.pdf>.

About SDFN & NHAG

Shack Dwellers Federation of Namibia (SDFN)	Namibia Housing Action Group (NHAG)
<p>The Shack Dwellers Federation of Namibia (SDFN), is a community-based network of housing saving schemes, aiming to improve the living conditions of urban and rural poor. SDFN is an affiliate of Shack/Slum Dwellers International (SDI).</p>	<p>Namibia Housing Action Group is a Non-Governmental Service Organization, aiming to support and add value to the activities and processes of the Shack Dwellers Federation of Namibia.</p>
<p>SDFN Vision & Mission</p> <p>The Shack Dwellers' Federation of Namibia's main focus is to improve the living conditions of low-income people living in shacks, rented rooms and those without any accommodation, while promoting women's participation.</p> <p>The federation facilitates and advocates for change for those excluded from commercial housing and financial processes, using a community-driven approach.</p>	<p>NHAG Vision & Mission</p> <p>The Namibia Housing Action Group aims to support the Shack Dwellers' Federation of Namibia in achieving their mission. NHAG facilitates and advocates for change in the livelihood of urban and rural poor by securing affordable land and shelter and improving the living conditions of those excluded from commercial housing and financial processes, using a community-driven approach.</p>
<p>Current status, June 2019</p> <p>SDFN is a People's Movement made out of 851 saving groups (Voluntary Associations), involving 26,880 households, saving N\$ 31.3 million and building 5,300 houses to date.</p>	<p>Current status, June 2019</p> <p>NHAG has the legal status of a Trust with 10 full time employees supporting the SDFN financially, technically, linking the community to the formal sector and administering their Twahangana Fund.</p>
<p>SDFN Strategic Objectives</p> <p><i>We commit ourselves as a civil society and community based organization to:</i></p> <ul style="list-style-type: none"> Organize low-income communities through saving schemes and build capacity of poor communities living in informal settlements to drive their own development and access resources. Provide access to funds for the poor for income generation, houses and services. Promote bottom up inclusive participatory informal settlement upgrading that will result in inclusive citywide plans. Lobby for and obtain affordable land, infrastructure and resources for the poor. Improve the living environment of the poor by developing/ transferring skills for building houses and to raise awareness of local/environmental sustainable building materials, and resources. Promoting women's participation and leadership due to years of experience where women lead the vast majority of the SDFN saving groups in a very professional manner. Strengthen communities' negotiation position by obtaining and sharing information about the living conditions of the poor and the activities of the groups through the program Community Land Information Program (CLIP). Create learning centres for best practices on informal settlement upgrading processes. 	<p>NHAG Strategic Objectives</p> <p><i>We commit ourselves as a Professional Service Organization to:</i></p> <ul style="list-style-type: none"> Facilitate the activities of the Shack Dwellers Federation of Namibia (SDFN) by acting as the treasury for regional and national activities, administering the Twahangana Fund and ensuring equal distribution of resources. Facilitate SDFN inputs on policies and legislation, assist the SDFN with documentation/reporting and advise SDFN and groups representatives. Advocate for a transformation of Namibian urban policies, legal frameworks, strategies and actions at the national, regional and local levels to change the way that our towns and towns are planned. Promote local-national partnerships in which community, regional and national stakeholders are strategic partners for improving access to land. Provide technical support to SDFN and community driven settlement upgrading, service installation and house construction. Facilitate international exchanges. Environmental issues and challenges are continuously taken into account when lobbying local authorities or giving technical support to SDFN.



Historical Timeline

- 1987** ● Residents in overcrowded rental rooms and hidden backyard structures start organising savings groups in order to improve their poor living conditions.
- 1990** ● Namibian Independence
- 1992** ● **Namibia Housing Action Group (NHAG)** is established to support the saving groups as an umbrella organisation.
- 1996** ● The **Twahangana Fund** is established by communities, as a community managed revolving fund of the Shack Dwellers Federation of Namibia.
- 1998** ● The **Shack Dwellers Federation of Namibia (SDFN)** is founded by 30 saving groups, which operated since the late eighties.
- 2007** ● The **Community Land Information Program (CLIP)** is launched.
- 2012** ● 20 Years of **Nambia Housing Action Group (NHAG)**.
- 2015** ● First Lady of the Republic of Namibia, **Madame Monica Geingos** becomes the patron of SDFN and launches the **Buy-A – Brick Initiative by Standard Bank**.
- 2016** ● **Three Partnership Funding Agreement** (Orongo Cement, FNB and Pupkewitz Foundation) is launched by the First Lady of the Republic of Namibia, Madame Monica Geingos.
- 2018** ● 20 years of **Shack Dwellers Federation of Namibia (SDFN)**.
- 2019** ● **Namibia Housing Action Group (NHAG)** and **Shack Dwellers Federation of Namibia (SDFN)**, through a partnership with NUST, local and central government and the private sector, won the 2019 SDI Community-Led Habitat Award.



Community Savings

Community saving is the SDFN cornerstone to organize communities and the development of households participating in the SDFN saving groups. Each group manages its own savings account. When there are sufficient funds the group may put a deposit on a piece of land.

The local authorities should provide the land, but in reality, this is still the main obstacle. Payments for the provided land are made to the respective local authorities over a ten-year period. The saved money can also be used to meet basic and daily needs as well as to secure further funding.

Every six months each SDFN group is visited by members of another group for an “audit” of their saving books. These results are combined on regional and national level, being combined in the annual SDFN National Saving Report.

Community participation has increased social capital and ownership in communities. Communities are able to rely on each other for social and economic needs, even in times of heavy economy slowdown.

This ownership and perspective for better future living conditions also reduces crime in these communities. Through more community exchanges and the new focus on informal settlement upgrading, more saving groups are being established.

Communities have been mobilized in areas where land is made available by local authorities. SDFN/NHAG will continue to collaborate with communities and local authorities and invite them to federation events such as brick making/house opening events for exposure.



“By June 2019 the Shack Dweller Federation of Namibia had 26,118 members in 14 regions and the amount of saved money exceeded 31 million Namibian Dollars”

Edith Mbanga, National Facilitator of SDFN

Women Empowerment

The activities of NHAG/SDFN have a visible impact on women empowerment in Namibia. Women largely and actively participate in all federation activities, within all 14 regions of Namibia. The processes of forming saving groups, engaging in community-based land tenure and upscaling informal settlement upgrading, have been mainly driven by women. In June 2019 of the 26,118 SDFN members, almost 18,000 were women. Women have been empowered through active participation in SDFN, which has given the opportunity to break away from top-down leadership that had traditionally made people apathetic.

National Saving Report June 2018

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)	Savings to buy land (N\$)
ERONGO	149	4,672	1,588	3,084	3,231,131.00	4,849,193.29
HARDAP	30	961	201	760	299,275.98	2,730.00
KARAS	62	1,697	521	1,176	560,620.80	7,881.45
KAVANGO EAST	16	469	59	410	203,957.51	1,069.00
KAVANGO WEST	14	301	65	236	89,206.25	-
KHOMAS	156	7,216	3,380	3,836	3,489,104.56	4,616,136.34
KUNENE	25	955	260	695	413,417.25	-
OHANGWENA	43	871	150	721	1,292,778.20	-
OMAHEKE	41	1,478	522	956	698,037.18	167,685.34
OMUSATI	46	1,230	211	1019	2,091,979.00	-
OSHANA	57	1,002	174	828	2,074,785.54	6,906.73
OSHIKOTO	67	1,709	518	1,191	2,062,563.90	-
OTJOZONDJUPA	54	1,419	416	1,003	2,596,571.04	-
ZAMBEZI	27	658	150	508	308,119.89	42,086.27
OVERALL	787	24,638	8,215	16,423	19,411,548.10	9,693,688.42
TOTAL SAVINGS (N\$)					29,105,236.52	

National Saving Report June 2019

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)	Savings to buy land (N\$)
ERONGO	180	5,540	1,922	3,618	4,497,094.05	5,680,443.35
HARDAP	28	788	175	613	312,096.28	4,730.00
KARAS	63	1,769	415	1,354	692,744.22	-
KAVANGO EAST	19	647	127	520	236,651.92	4,020.00
KAVANGO WEST	27	353	78	275	291,046.00	-
KHOMAS	152	7,398	3,297	4,101	2,852,856.30	5,072,645.94
KUNENE	29	1,393	385	1,008	352,525.68	-
OHANGWENA	54	1,111	237	874	1,508,664.20	-
OMAHEKE	43	1,437	557	880	582,470.86	48,739.45
OMUSATI	41	870	43	827	1,643,334.80	-
OSHANA	57	981	143	838	2,156,889.99	-
OSHIKOTO	95	2,285	628	1,657	2,669,963.65	-
OTJOZONDJUPA	38	883	272	611	2,086,812.01	91,209.50
ZAMBEZI	25	663	122	541	499,864.47	15,223.50
OVERALL	851	26,118	8,401	17,717	20,383,014.43	10,917,011.74
TOTAL Savings (N\$)	-	-	-	-	31,300,026.17	-

Twahangana Fund

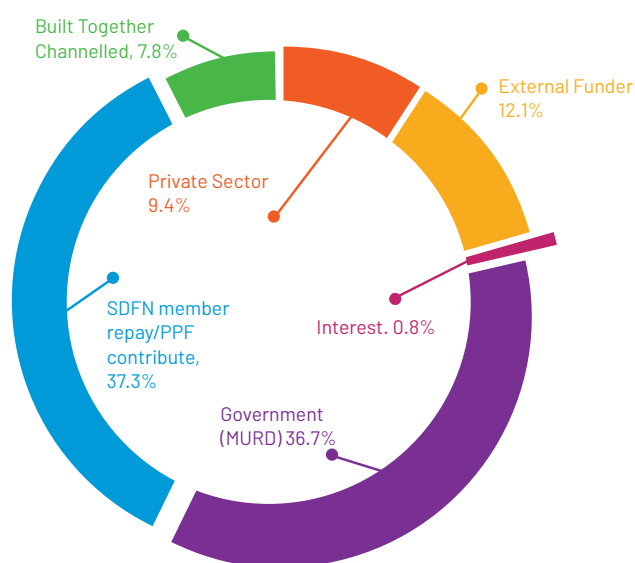
The lifeblood of the Shack Dwellers Federation movement is the community savings that enable the groups to access funds from the Twahangana Fund; a community managed revolving fund that provides micro loans to the members of the SDFN saving groups for land acquisition, servicing of land and the subsequent construction of incremental housing/ 89% of the Namibian population does not qualify for conventional home loans and cannot access commercial housing. This fund serves as a tool for the very poor to access financial support in a way that is not supported by the official banking instruments.

Due to the transparent management of the Twahangana Fund by the community themselves and the corresponding impact they have been making on the ground, the SDFN has managed to lure the First Lady of Namibia, Madame Monica Geingos, to be their patron since 2015. The First Lady has also used her influential position to further engage other stakeholders from the private sector to channel financial resources to the SDFN.

In the last 20 years NHAG and SDFN have demonstrated community-led capacity to manage donor and government funds that may be attributed to their years of experience and robust management systems. The housing projects being funded by the Government through the Ministry of Urban and Rural Development Development/the National Housing Program "Built Together" as well as private sector funds are being channelled directly to the Twahangana Fund.

Twahangana Fund since 1995:

Channelling a bit over N\$ 180 Million to the Poor of Namibia



Existing Government Support through the Twahangana Fund

House construction support from the Government to the SDFN has been taking place through the Twahangana Fund. Since the year 2000 SDFN received annually a grant from the Ministry of Urban and Rural Development (Murd), based on the fact that members were saving effectively. This annual budget was N\$ 10 million in past years. In 2018 an additional N\$ 5 million from a previous budget year will allow SDFN saving groups to build around 500 houses of 34m². While these contributions go a long way, the expenditure on this sector is comparatively little when compared to other on-going public projects. Expenditure on upgrading informal settlements is a social investment that has positive effects on health, education and the sense of being part of the nation. These houses built by SDFN members cost less than N\$ 40,000 each. This is about 5 times cheaper than contractor- built houses by parastatal organizations.

Total Income to support Loans July 2018 to June 2019

Funder	Amount
Ministry of Urban and Rural Development	N\$ 15,000,000
Standard Bank Buy-a-Brick Initiative	N\$ 1,512,431
FNB, Ohorongo Cement, Pupkewitz Foundation	N\$ 2,950,000
Member repayments	N\$ 6,540,977
Total income for loans received	N\$ 26,003,409

Loans approved by Twahangana July 2018 to June 2019

Type of loan	Recipients by Households	Amount
House loans	437	N\$ 14,855,437
Small business loans	123	N\$ 611,000
Service loans	560	N\$ 829,288
Total loans through Twahangana Fund	1,120	N\$ 16,295,725

Poor People's Fund strengthened

The Poor People's Fund is the contributions made by the members of the SDFN towards the Twahangana fund to ensure its sustainability. In 2017 SDFN members were encouraged to contribute a one-off payment, which could also be paid in instalments. Federation members managed to contribute N\$ 2,400,000. SDFN opened a new and separate account for the Poor People's Fund.

Over the last months it became clear that the Poor People's Fund should first and foremost sustain SDFN/ NAHG and their projects. It should remain an income generating reserve, but the federation is still deciding how it would be used, for example: towards small businesses and service loans in order to attract more funding?



Community Land Information Program (CLIP) / Know Your City Campaign

The Community Land Information Program (CLIP) was launched 2007 by SDFN/NHAG, in partnership with informal settlement communities, as well as local, regional and national government.

The aim is to generate information on local level to identify development needs and opportunities. Know Your City is a global campaign of Shack/Slum Dwellers International (SDI), United Cities and Local Governments of Africa (UCLG-A) and Cities Alliance. Around the world, slum dwellers collect citywide data and information on informal settlements³. The CLIP program implies profiling, enumeration and mapping.

Generally, most informal settlements that are undergoing an upgrading process have seen rapid expansion in size due to people speculating on property rights and prices. NHAG together with the communities initiated a stage referred to as the verification process, in which the community, together with

the local authority, compares data collected through CLIP and existing structures on the ground to identify the speculators. This has had a positive effect on the communication between civil society and authorities in charge.

In 2008 the communities counted 235 informal settlements with 135,000 shacks accommodating about 500,000 people through informal settlement profiling. The current updated numbers show that there are 282 informal settlements with 228,423 shacks accommodating about 950,000 people. This means close to 50% of the Namibian population are now living in shacks in urban areas.



3. <https://knowyourcity.info/explore-our-data/>

House construction & Informal Settlement Upgrading



Houses built by SDFN Members

Members usually build two room houses, comprising 34m² at a cost of N\$ 1,060 per square meter and they install their own water and sewer services (in line with national standards) when they receive parcels of land. These cement brick or blockhouses include one bedroom, a kitchen/living room and a bathroom, which includes a toilet and shower. Plot sizes vary from 150 to 300m², giving space to double the size of the house when needs or funds increase.



House Constructions

Until June 2019 SDFN has built, with technical support by NHAG, an overall number of 5,033 houses. From June 2018 until June 2019 SDFN constructed 436 houses in 7 regions with the technical support of NHAG.

When SDFN members start planning house construction projects - in any of the 14 regions of Namibia - NHAG personnel provides in-depth technical support and training during the whole process. Starting with consultation of stakeholders, followed by preparation for implementation (planning) and during the whole construction process: installing services, like water and sewer, making bricks and building the houses.

Community based housing approaches significantly reduce the overall costs of the housing units. The use of profit-driven private contractors escalates costs to be borne by individuals unnecessarily. These community driven approaches also reduce costs through economies of scale. Savings made through bulk purchase and negotiation of material costs trickle down to the beneficiaries. Costs are further reduced through labour provided by beneficiaries in making their own bricks, surveying their own land, digging their trenches for laying water and sewer pipes etc.

The installation of services, specifically water and sewer connections have reduced health risks in communities. The re-blocked areas have better accessibility, which makes it easier for local authorities to provide emergency services. The spread of fires due to structures being in close proximity has also been reduced.

House Constructions July 2018 to June 2019



Date	Name of the Saving Group	Location	No. of Houses	Allocation to house loans by:
July 2018	Blessing Savings	Berseba	22	Murd
September 2018	Muhupwa, Ovikango	Aminus	60	30 Murd & 30 Buy-a-Brick ⁴
November 2018	Taniku, !kho/Iloayu, Tani/Iamyu, Uitani	Outjo	72	40 Murd & 32 FNB
November 2018	Likondjela (5), Pendapala (2), Onambango (3)	Oshikango	10	Buy-a-Brick
November 2018	Omake22, Tuatungu 24	Otjiwarongo	46	12 Murd & 10 B2 Gold & 24 Buy-a-Brick
November 2018	Smarties	Kalkfeld	36	Murd
December 2018	Nalitungwe (12), Indeleni (13), Twapandula (14)	Okongo	39	9 Murd & 30 Buy-a-Brick
December 2018	Kankan	Otavi	30	FNB
December 2018	Working together 12, Tukondjeni 8	Lüderitz	20	Murd
July - Dec 2018			334	
February 2019	Turipamwe Rainbow, Lets stand together,	Gobabis	9	Murd
March 2019	Ada di tsa	Mariental	20	Buy-a-Brick
April 2019	Twauna	Omaruru	26	Murd
May 2019	Omuretima	Opuwo	27	Murd
June 19	Twayambekwa	Otavi	20	FNB
Jan - June 2019			102	
July 2018 - June 2019		Total houses		436

4. Initiative from Standard Bank Namibia, channeled through the Twahangana Fund.



Cost-Efficiency of Informal Settlement Upgrading

The government recently supported a pilot project for water and sewer upgrading in the Freedom Square Informal Settlement in Gobabis, which reached more than 1,000 households. The community, NHAG and the Municipality implemented the project in partnership with the community. The aim is to give access to security of tenure, water and sanitation at a cost of less than N\$ 10,000 per household, while the formally developed individual plots cost around N\$ 80,000.

Upgrading Informal Settlements

Financial support from National Government for house construction has increased within the last years. Financial or technical support for informal settlements upgrading is conventionally channelled through local authorities.

National policies and strategies are lacking concrete implementation measures to scale up informal settlement upgrading and to ensure that informal settlement upgrading is bottom-up and conducted in a participatory way through wide-ranging partnerships.

NHAG and SDFN with the Gobabis Municipality approached the government to support the Freedom Square Upgrading Project financially as a pilot project. It facilitates learning for the upscaling of informal settlement upgrading.

This pilot will contribute toward the stipulation of the 2009 National Housing Policy: “The Government, in partnership with other role players, is committed to upgrade 75% of the informal settlements to formal townships by the year 2030. The attainment of this goal requires the mobilization of public, private and community resources and energy within the context of public, private and people partnership.” The current challenge is how to reach a common understanding with national and local politicians and management of how higher density and mixed land use could lead to more affordable and sustainable land solutions for the urban poor.

Ongoing Informal Settlement Upgrading by June 2019

Urban centres	Number of upgraded settlements
Gobabis	4
Otjinene	1
Outjo	1
Helao Nafidi	1
Khorixas	1
Tsumeb	1
Khomas	1
Henties Bay	1
Karibib	1
Total:	12 settlements
9 urban centres in 6 regions of Namibia	

From the remaining 8 regions, 2 regions (Kavango East and Hardap) will start with the upgrading process in September 2019

Securing Land

At total of 512 households obtained land during this reporting period. Tenure has improved in the last year but it is still a major obstacle. Nationwide 9,000 households forming part of the Shack Dwellers Federation of Namibia have no access to security of tenure.

Land Allocation in Windhoek City Years of Stagnation

The last time authorities of the City of Windhoek allocated land to SDFN members was 2008, to Kunene Saving Group, Otjomuise. In the past 11 years no significant improvement concerning the acquirement of land has taken place. There is however an ongoing and persistent dialog between NHAG/SDFN and the authorities in charge. Unfortunately, there is only a very vague commitment and few measurable deliverables. Even though years have passed there is hope due to continued dialogue.

There are over 5,300 SDFN members in Windhoek without land. It is worth noting that there is a far greater number of people in need of land in informal settlements. These numbers are increasing on a regular basis as people are coming to Windhoek for job opportunities and better services in various sectors. SDFN member growth in Windhoek is low compared to other regions because without allocated land, there is no evidence visible to the public as a reason to participate.



Land Allocation - July 2018 to June 2019

Urban areas	No. of plots	m2
Oshakati	300	90,000
Eenhana	84	25,200
Mariental	20	6,000
Stampriet	35	10,500
Grootfontein	24	7,200
Oranjemund	49	14,700
Total	512	153,600



Namibian Youth



“Living in the informal settlements does not determine who you are!”

Tresia Shikongo, SDFN Youth Facilitator in Windhoek City, Havanna informal settlement

SDFN Youth – in Khomas Region (where Windhoek City is located)

Especially effected is the youth in Khomas Region where the SDFN groups have not been able to access any land in the City of Windhoek for the past 11 years. This means that it is difficult to find a federation head of household less than 40 years of age in the city.

The Khomas youth is actively involved in the Community Land Information Program (CLIP). This participation of the youth is much needed to improve data collection in Windhoek and around (Khomas region).

Namibia has one of the youngest and fastest-growing populations in southern Africa. In 2018 the median age in Namibia was 21.3 years. The youth unemployment rate in Namibia continues to increase and reached an all-time high of 46.10% in 2018. Youth empowerment in Namibia is thus crucial for sustainable development of the country.

SDFN Youth has more than 150 members and they have saved up to N\$ 60,000 for land. The youth is very involved in data collection towards scaling up informal settlement upgrading. They are very active and visible in fundraising activities, to sustain themselves as an organization, to pay tuition fees and to do youth projects.

A very successful fundraising dinner was conducted with keynote speaker First Lady of the Republic of Namibia, Madame Monica Geingos, where N\$ 120,000 was raised to support youth members with their studies. The youth was supported by Rotary, among others, and received training through a Youth Holistic Management Training. The visible benefits of working together with the federation have spread through communities and more youth members are joining due to the community-based work of SDFN.

Clean Cooking Competition

As part of Shack/Slum Dwellers International's (SDI) Energy Justice Programme, to deliver a cook stoves programme that aims to reduce these risks, NHAG/ SDFN invited youth members from different regions to participate in the cooking competitions/youth days. The goal of these events was to raise awareness of the dangers associated with unclean indoor cooking as well its contribution to climate change. SDFN/NHAG promoted the role of clean cooking within the wider scope of SDI's Energy Programme: contributing to a transition towards cleaner, safer, environmentally friendly and more affordable energy resources.

The Cooking Competition

In August 2018 NHAG/SDFN hosted a Cooking Demonstrations with the clear focus on the youth in partnership with SDI, Twins on Tour⁵ and the Michelin Star-Chef Alan Wise. Ms. Erenstine Honga, a youth member from Cleverhill saving scheme, won the competition in Namibia. Consequently, the winners from different countries convened in Nakuru, Kenya, in December 2018 for the final of the Master Chef competition.



SDI's Energy Justice Program

Indoor emissions from most cook stoves contribute significantly to respiratory diseases, which are responsible for a huge number of deaths worldwide. Harmful gasses and tiny particles released during inefficient burning of fuels such as wood, charcoal, paraffin, and other biomass and fossil-based cooking fuels are responsible for this. These unclean indoor cooking methods are also associated with an increased risk of household fires, inequitable household expenditure on cooking fuel, deforestation, and outdoor air pollution contributing to greenhouse gas emissions.

Access to clean and modern cooking is integral in reducing poverty and advancing human dignity. The co-benefits of clean cooking can help achieve 10 of the 17 Sustainable Development Goals (SDG), including health and wellbeing, gender equality, environmental protection, climate action and sustainable cities. Moreover, clean cooking is particularly relevant to fulfilling the commitment of the Agenda 2030 to "leave no one behind."

5. <http://knowyourcity.info/2018/06/sdi-partners-twins-tour-share-stories-african-youth/>

Cooperation with National Public Sector



“The situation in informal settlement constitutes a national humanitarian crisis.”

**His Excellency, the President of Namibia
Dr. Hage Geingob** at the 2nd Land Conference
in October 2019

National Government of Namibia / Ministry of Rural and Urban Development (Murd)

The National Government increasingly recognizes and articulates that bottom-up approaches are crucial in addressing the urban land and housing crisis. This official recognition resulted in an eagerness of local authorities towards upscaling the informal settlement upgrading process and some local authorities have started to appreciate the benefits and cost-efficiency of participatory planning rather than having a top down approach to planning.

The installation of services, specifically water and sewer connections have reduced health risks in communities. The re-blocked areas have better accessibility, which makes it easier for local authorities to provide emergency services. The spread of fires due to structures being in close proximity has also been reduced.

Collaboration with Regional and Local Authorities

There is an increased interest under local authorities to collaborate with communities organised by SDFN and supported by NHAG. The increasing emphasis on ‘peoples housing solutions’ in Namibia have contributed to the growing acknowledgement of local initiatives and innovations led by organizations like the Shack Dwellers Federation of Namibia and the Namibia Housing Action Group.

Memorandums of Understanding (MoUs) were signed in September 2018 with the Municipality of Hentiesbay, in March 2019 with the Municipality of Swakopmund and as well as with the “Association of Local Authorities in Namibia (ALAN)” and in April 2019 with the Town Council of Oranjemund.

Exchanges, Sharing, Learning by Doing

House Opening Events



47 houses built by SDFN hand over in Otjinene and launch of construction of 11 new houses



20 houses built by SDFN were hand over in Mariental by Hon. Derek Klazen, Deputy

Ongoing Local Exchange and Networking Events

Mobilising new savings groups, exchanging knowledge on best practices and lessons learnt - related to various topics from construction methods and service installation to bookkeeping - are the main and ongoing activities of the Federation's savings groups with invaluable administrative and technical support from NHAG. In the period of this annual report numerous learning activities took place on a local level. Exchange of knowledge in workshops, with different national stakeholders, local training and day-to-day peer-learning processes have increased SDFN/NHAG's capacity to approach obstacles and different situations encountered in projects.



The following is a selection of prominent local and international events that took place during the period covered by this report:

2nd National Land Conference, October 2018

The urbanization prospects in Namibia indicate that in the coming decades, the vast majority of the population will live in urban areas. Without a sizable intervention in sight to improve the situation in existing settlements and plan for future growth, the living conditions in urban areas will aggravate fast.

It is this pressing situation that was recognized in 2018 at the Second National Land Conference, where 'urban land reform' became one of the five areas of discussion. The Shack Dwellers Federation had the opportunity to make a presentation at the National Land Conference and the National Facilitator Edith Mbanga used this opportunity to highlight the issue for the Informal Settlements in Namibia. The presentation included figures combined by the CLIP, data collected by the SDFN and the local authorities: Recent informal settlement back yard profiles indicate that 228,423 shacks, in 308 informal settlement, are estimated to accommodate up to 950,000 people.

Urban Forum in Namibia, February 2019

The Shack Dwellers International and Urban Poor Fund International (SDI-UPFI) High Level Roundtable took place at the State House (Windhoek) in February 2019. A paper was co-developed by the Office of the First Lady of the Republic of Namibia, Monica Geingos and Guillermo Delgado at the Integrated Land Management Institute (ILMI) at the Namibia University of Science and Technology with concrete proposals: "Seven ideas



for informal settlement upgrading in Namibia: Practical and implementable insights based on the SDI-UPFI High Level Roundtable, February 2019⁶." One proposal of this paper from July 2019 is: "Coordinate existing initiatives through a national alliance". There was broad media coverage and the Chairperson of the SDI, Rose Molekane was interviewed live on the NBC main news.

Coordination of Informal Settlement Upgrading through a National Alliance,

by NHAG Co-Director Dr Anna Muller:

The informal settlement emergency is of such a scale, that not one stakeholder is able to address it. It is therefore important for stakeholders to come together to tackle this huge challenge. For NHAG/SDFN the most important stakeholders that can contribute to solve the problem are the communities living in the informal settlements. Based on the experiences of the communities successfully developing their land and services with the support of their local authorities, various stakeholders have come together to support such process. The High-Level Roundtable in February 2019 gave the stakeholders the opportunity to listen to international experiences.

SDFN/NHAG are looking forward to strengthening the national alliance to coordinate implementation to scale, while continuing with the informal settlement upgrading already initiated in nine urban areas of the informal settlement areas in Namibia. There are major challenges facing this process, as concluded during the Round Table discussion: *"There is a clear disconnect between what the poor need and what politicians want. A consensus that the upgrading of informal settlements is possible through enhanced community participation and end-user focused solution was established"*.

6. <http://urbanforum.nust.na/sites/default/files/events/ILMI-ONE-Economy-Seven-ideas-for-informal-settlement-upgrading-WEB.pdf>

Namibia and Zambia Exchange, March 2019

The Namibia Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN) hosted this Learning Exchange with technical and financial support by SDI.

Shack/Slum Dwellers International (SDI) Southern African HUB meetings

SDI HUB meetings are gatherings that bring affiliates together to collectively set the agenda for the region. They are used as a mechanism to share collective learning, devise targeted support strategies for individual countries and to cement planning, on a regional scale, for the next period.

Zambia, October 2018: SDFN/NHAG attended this HUB meeting and left with a clear understanding of the importance of increased youth participation in the Namibian federation.

Namibia, March 2019: Participants from Zambia, Malawi, Zimbabwe, eSwatini, South Africa, Botswana and Namibia took part in this meeting. The hub meeting created awareness on the partnership SDFN/NHAG has with the Namibian Government and the private sector such as Standard Bank Namibia, Pupkewitz Foundation, FNB, Ohorongo Cement and B2Gold. The Namibians were able to learn from other countries that are using their Poor People's Fund to generate money and Namibians are now eager to explore possibilities of how to use their fund.

Africities Summit, November 2018

Africities is the United Cities and Local Governments of Africa's flagship pan-African event that is held every three years⁷. NHAG management with four SDI federation members from Kenya, Liberia, Nigeria and Zambia participated in the Africities Conference held in November 2018 in Morocco. Besides making a presentation to the conference, NHAG Co-Director Dr Anna Muller also facilitated participation by the SDI delegation in

five Side Events during the conference. Focus during the sessions at the Conference was on the role of the urban poor in developing their cities, data collection, participation in planning, addressing land issues, tenure and women leading their country and international movements.

SDI Management Meetings

January 2019 in Cape Town: The NHAG Co-Director Dr. Anna Muller is one of the two NGO representatives on the management committee (Professional Service Organisation), others are of the federation's members. She attended the SDI Board and Council meeting with two SDFN members and the NHAG Documentation and Information Officer in January 2019 in Cape Town. During the Cape Town meeting the participants had an opportunity to visit and exchange views on a Greenfield project where the South African Federation of the Urban and Rural Poor (FEDUP) is planning to work with other partners in providing land and services to their saving groups.

May 2019 in Nairobi: At this meeting the SDI affiliates took an in-depth look at the challenges of climate change as well as resilience/disaster management and in what role SDI and their affiliates could be part of the solution. Residents of informal settlements have to start implementing climate adaptations now. These could include conserving water by implementing kitchen gardens, making houses resistant to extreme rains (resilience and disaster management) and the use of clean cooking solutions as SDFN advocated for in the Clean Cooking competition in August 2018.

7. <https://www.africities.org>

UN Assembly in Nairobi, May 2019

NHAG was part of the official delegation attending the UN-Habitat meeting. During the Assembly Hon. Dr Peya Mushelenga, Namibia's Minister of Urban and Rural Development, received the 2019 Community-led Habitat Award from the Co-Habitat on behalf of Namibia. Namibia received recognition for the "Multiple Partner Approach to Community-Led Housing and Services in Namibia"⁸ which was definitely a highlight of the past year.



8. <https://www.co-habitat.net/fr/news/winners-of-the-community-led-habitat-awards-for-africa-announced>

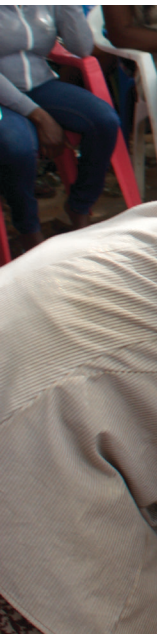


Managing NHAG

In June 2019 NHAG finalised the “Updated Strategic Framework” for the next 5 years, until 2024⁹. The core business of the Shack Dwellers Federation of Namibia did not change and the organisation around savings, led mainly by women, is the drive of the network.

The new focuses in the work of the NHAG/SDFN are the engagement with informal settlement upgrading initiatives in partnership with other stakeholders and the involvement of the youth.

9. For further information please contact Hendrina Shuunyuni, Documentation and Media Liaison Officer, Namibia Housing Action Group, Tel: 061-239398



NHAG is managed by a Board of Trustees.
The current NHAG Trustees are:



Chairperson
Mr. Danie Botha



NHAG Co-Director, Exco Office
Dr. Anna Muller



NHAG Co-Director, Exco Office
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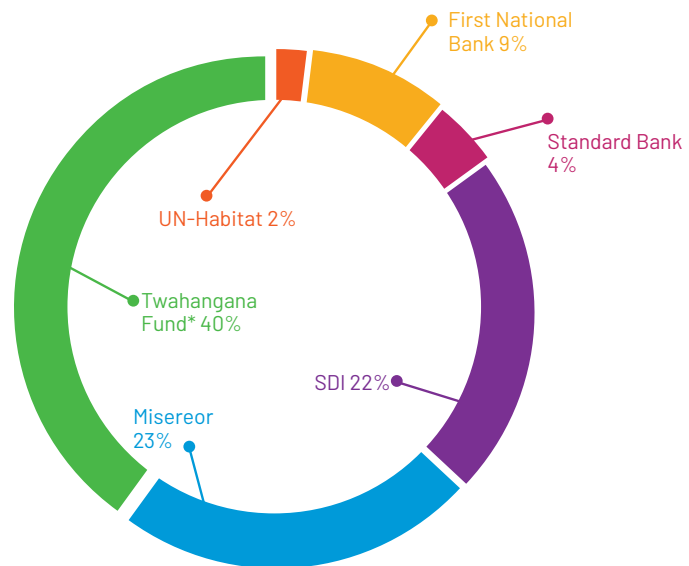


Board Member
Onesimus Nekondo

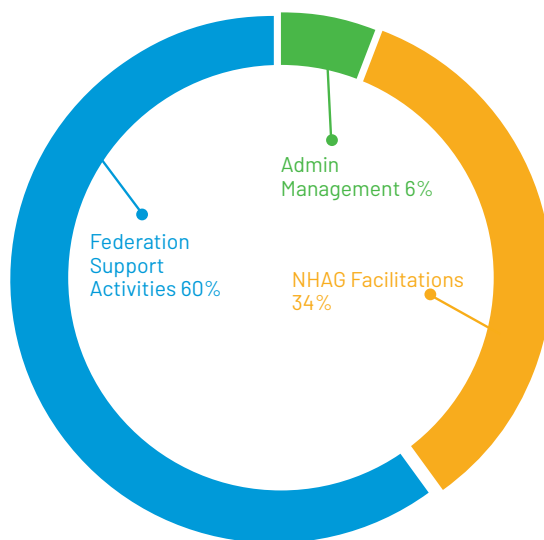
NHAG Income July 2018 to June 2019

Overall Budget:
N\$ 9,013,200

* Including local contribution to co-funded projects



NHAG Expenses for Core Activities July 2018 to June 2019



Total Expenses of Core Activities:

N\$ 8,266,347

Admin/Management

N\$ 471,834.00

Federation Support Activities

N\$ 4,958,429.00

NHAG Facilitations

N\$ 2,836,085.00

Ongoing Challenges

The invaluable political shift of recognizing informal settlement upgrading processes could have the negative effect of making local authorities complacent and furthermore treating SDFN/ NHAG as an employee rather than partners, even though MoU's were signed. More and more local authorities have started to appreciate the value of participatory planning rather than having a top down approach to planning.

Considering the current situation and potential options for the way forward, the following challenges were identified. These issues affect the ability to respond adequately and to provide improved access to urban land:

- Innovative and inclusive planning instruments are required.
- Lack of a sustainable economic base and unemployment in smaller local authorities influence finance available for development.
- Partnerships and collaboration between local authorities and non- governmental organizations and communities need to be strengthened.
- Instead of the turn-key housing approach, proper recognition is required that poor people can continue to address their housing needs themselves through incremental improvement over time, as long as they have access to tenure.
- New low-income houses are located too far away from the means of livelihood of the low-income population who must face in addition to limited job opportunities, long travelling distances and high transport costs.
- The implementation of the Flexible Land Tenure Act should be expedited and should include civil society actors as important stakeholders in the implementation process. The Flexible Land Tenure Pilot is so far largely excluding community inputs in its processes.





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**Shack Dwellers Federation of Namibia
and Namibia Housing Action Group**