



Shack Dwellers Federation of Namibia
supported by Namibia Housing Action Group



JULY 2021 – JUNE 2022

ANNUAL REPORT

Shack Dwellers Federation of Namibia
(SDFN)
supported by Namibia Housing Action
Group (NHAG) Trust

Publisher

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Foreword by Dr. Eva Dick, MISEREOR

Urbanisation is a reality and a mega-trend, in Namibia as elsewhere in Africa and globally. At present, more than half of the Namibians live in urban areas, a share which by 2050 is expected to increase to more than two thirds. While urbanisation brings many opportunities, it also comes with challenges. More than 40% of Namibia's overall population and around 80% of its urban population currently live in shacks and rented rooms in informal settlements with little or no access to municipal infrastructure and services. These are extremely high proportions by all standards and testify to the extent of the national land and housing crisis.

Since 1993, the Namibia Housing Action Group (NHAG) and its allied Shack Dwellers Federation of Namibia (SDFN) have supported Shack Dwellers in the enhancement of their housing and living condition, by way of self-organization and incremental upgrading. Misereor, the Development Agency of the Catholic Church in Germany, has had the honour to work with NHAG/SDFN ever since. The basis of our 30 years of partnership is the shared belief in human dignity, capacity and encounter. In the work "with" instead of "for" the people who know best about their needs and aspirations. And in the power of alliances with proactive partners in tackling social injustices and inequalities nationally and internationally.

To date, NHAG's contributions have resulted in many accomplishments, tangible and intangible. Until June 2022, the Shack Dwellers Federation with the technical support of NHAG and funding through the Twahangana fund, have built a total of 7,244 houses for poor and low-income people in Namibia. By way of intensified engagement with national and local authorities, there is enhanced potential for the lowest income population to



receive priority attention in housing and infrastructure policy implementation. The private sector has become a key partner in the development of low-cost housing and for the Twahangana Fund, despite the challenging economic climate caused by the pandemic. Last but not least, national and international civil society partnerships have widened and so has joint learning and innovation in bottom-up housing and settlement upgrading.

Dr. Eva Dick

Urban development desk officer, Africa and Middle East Department, Misereor

Misereor is the German Catholic Bishops' Organisation for Development Cooperation

MISEREOR
● IHR HILFSWERK



Acknowledgment

The activities of Namibia Housing Action Group (NHAG) Trust and the Shack Dwellers Federation of Namibia (SDFN) were enabled through financial support from various partners, this includes core funding from MISEREOR (Germany). The Shack/Slum Dwellers International (SDI) provided funding through UNOPS/ City Alliance, and their KYC-TV Program. The Ministry of Urban and Rural Development (MURD) financed house construction as well as informal settlement upgrading through their annual contribution to the Twahangana Fund. In four towns NHAG/SDFN's informal settlement upgrading activities are implemented in collaboration with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Through the Public Slum Upgrading Program the Namibia University of Science and Technology (NUST) collaborated with SDFN/NHAG. Kunene Regional Council, Otavi Town Council, Open Street Mapping and SAIS Permaculture Garden Project funded projects related to developmental activities on the ground.

In June 2022 NHAG/SDFN became part of the Country Team of the UN-Habitat "Participatory Slum Upgrading Programme 3" (PSUP3) and developed together with MURD, NUST, GIZ, local authorities and other stakeholders the National Informal Settlement Upgrading Strategy for Namibia.

The Namibian private sector provided remarkable funding towards the construction of new houses. The established and profound reputation of NHAG and SDFN, as significant contributors to the delivery of affordable land and shelter for the very poor, has contributed to this increase. In the period covered by this annual report, the following companies contributed not only to the construction of houses but also assisted with technical support and capacity building: FirstRand Namibia Trust, Pupkewitz Foundation, Ohorongo Cement, Standard Bank of Namibia's through the *Buy-a-Brick Initiative*, Twin Hills Trust and Osino Resources.

NHAG/SDFN have signed within this financial year Memorandums of Understanding (MoU) with the following local authorities: Grootfontein Municipality, Otavi Town Council, Otjiwarongo Municipality, Tsumeb Municipality and Usakos Municipality.¹



1. For all MoU's that NHAG/SDFN have signed so far, see Page 21.




About SDFN & NHAG

Shack Dwellers Federation of Namibia (SDFN)	Namibia Housing Action Group (NHAG) Trust
<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 (NHAG) Trust is a Non-Governmental Service Organization, aiming to support and add value to the activities and processes of the Shack Dwellers Federation of Namibia. It is registered as a Trust as well as a Welfare Organisation.</p>
<p>SDFN Vision & Mission</p> <p>The focus of the Shack Dwellers Federation of Namibia 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. 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 (NHAG) Trust aims to support the Shack Dwellers Federation of Namibia in achieving its mission. NHAG facilitates and advocates for change in the livelihood of urban and rural poor by supporting the SDFN actions to secure 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 2022</p> <p>SDFN is a People's Movement made of 956 saving groups (Voluntary Associations), involving almost 30,000 members, saving N\$ 39 million, and building 7,224 houses to date.</p>	<p>Current status, June 2022</p> <p>NHAG as a Welfare Organisation has the legal status of a Trust, registered with the Master of High Court. NHAG has 10 full-time employees supporting the Shack Dwellers Federation financially, technically, linking the community to the formal sector and administering their Twahangana Fund.</p>



SDFN is an Affiliate of Slum/Shack Dwellers International (SDI)

The Shack Dwellers Federation of Namibia (SDFN) is affiliated to the Shack/Slum Dwellers International (SDI). Within the 32 SDI Affiliates across Africa, Asia and Latin America, there are currently 12 "mature" federations within the SDI network – Namibia is one of them. The definition of a "mature" federation is any federation that has achieved national or citywide scale and has worked with governments to secure and develop land for the urban poor. As the first groups started in 1987 to organise themselves on the principle of the Saamstaan movement (Standing Together), Namibia has the longest history in Africa of organising the urban poor. The country also experiences a very high proportion of members, considering that it is amongst the smallest populated countries in Africa.

Slum Dwellers International – (sdinet.org) 



Historical Timeline

1987

Residents in overcrowded rental rooms and hidden backyard structures start organising savings groups to improve their poor living conditions.

1990

Namibian Independence

1992

Namibia Housing Action Group (NHAG) Trust is founded to support the saving groups as an umbrella organisation.

1993

MISEREOR, the German Catholic Bishops' Organisation for Development Cooperation, becomes a core funder of NHAG.

1996

Communities establish the **Twahangana Fund**, as a community-managed revolving Fund that provides loans to the saving group of SDFN.

1998

The Shack Dwellers Federation of Namibia (SDFN) is founded by 33 saving groups, which have operated since the late eighties.

2007

The **Community Land Information Clip Program (CLIP)** is launched by SDFN/NHAG in partnership with informal settlement communities, as well as local, regional, and national governments.

2015

First Lady of Namibia, Monica Geingos becomes the patron of Shack Dwellers Federation of Namibia and launched the Buy-a-Brick Initiative by Standard Bank.

2016

Three Partnership Funding Agreement by FirstRand Namibia Foundation, Pupkewitz Foundation and Ohorongong Cement, **is launched by the First Lady** of the Republic of Namibia.

2019

SDI Community-Led Award: SDFN and NHAG through a partnership with NUST, local and central government, and the private sector, win this international award.

2020

President Hage Geingob hands over 20 houses built by SDFN/NHAG in Walvis Bay and acknowledges SDFN as a primary partner to upgrade informal settlements.

2022

SDFN and NHAG have built over **7,000 brick houses** for members of the Shack Dwellers Federation in all regions of Namibia.



Donations to us are deductible from your Namibian Income Tax

We appreciate donations for our various activities. This way everyone can do her/his part to improve the lives of less privileged people, living in the informal settlements of Namibia. **Any amount donated to the Shack Dwellers qualifies for income tax deductibility, approved by NamRa.**

Please contact **Ms. Ingrid Kim** at NHAG for further information concerning this deductibility: ikim@nhag.org.na





Community Savings

By the end of our financial year 2021/2022 saving groups of the Shack Dwellers Federation in all 14 regions of Namibia have saved collectively N\$39 million to meet their needs for affordable land, housing, infrastructure and services - such as water and sanitation.

These N\$ 39 million have been saved by 956 savings groups with a total of 29,718 members (66% women). During this reporting year, the number of saving groups and membership have slightly decreased. The reason is that some groups did not provide reports for compilation in time and some members are withdrawing from the federation due to slow land delivery, especially in Windhoek. However, savings increased from N\$34 million to N\$ 39 million despite the decreased membership and various economic and social challenges. Keeping in mind that members of SDFN earn less than N\$ 5,000 or do not have any income at all.

The impact of savings on people's lives

Savings groups aren't just providing affordable housing, services etc to people with low income. They are building confidence and independence, strengthening families, and bridging the gender gap in financial inclusion. Most importantly, the Shack Dwellers are empowering women and marginalised community members with a greater sense of equality. The experiences of federation members demonstrate that group savings promote community solidarity as members support each other and hold each other accountable with their financial decisions. This empowerment is especially significant for women, who are most often the ones affected by unemployment, unstable income, and lack of adequate housing.

	June 2021	June 2022
No. of Saving Groups	1,036	956
SDFN Members	32,264	29,718
Overall Amount saved in N\$	34,894,032.00	39,030,914.00



NATIONAL SAVING REPORT JUNE 2022

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)
ERONGO	220	6,896	2,438	4,458	5,136,472.00
HARDAP	46	1,251	319	932	992,449.00
KARAS	74	2,410	641	1,769	985,418.00
KAVANGO EAST	19	640	105	535	551,736.00
KAVANGO WEST	58	1,131	438	693	541,672.00
KHOMAS	145	6,640	3,063	3,577	4,023,843.00
KUNENE	31	1,433	546	887	459,025.00
OHANGWENA	49	946	229	717	1,760,559.00
OMAHEKE	60	2,365	892	1,473	1,193,859.00
OMUSATI	38	1,065	184	881	2,188,311.00
OSHANA	57	1,539	331	1,208	3,933,874.00
OSHIKOTO	75	1,481	407	1,074	2,785,227.00
OTJOZONDJUPA	58	1,079	365	714	1,713,370.00
ZAMBEZI	26	842	190	652	695,975.00
OVERALL	956	29,718	10,148	19,570	26,961,790.00
TOTAL SAVINGS (N\$), INCLUDING SAVINGS OF 5 REGIONS FOR LAND ACQUISITION					39,030,914.00

NATIONAL SAVING REPORT JUNE 2021

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)
ERONGO	195	6,075	2,168	3,907	4,130,264.00
HARDAP	46	1,255	290	965	826,922.00
KARAS	70	2,263	618	1,645	812,277.00
KAVANGO EAST	21	744	137	607	386,926.00
KAVANGO WEST	59	1,205	407	798	249,631.00
KHOMAS	161	7,718	3,445	4,273	4,137,749.00
KUNENE	29	1,382	424	958	610,908.00
OHANGWENA	66	1,295	269	1,026	2,327,404.00
OMAHEKE	49	1,599	588	1,011	294,072.00
OMUSATI	44	1,330	348	982	2,063,530.00
OSHANA	100	2,308	493	1,815	3,987,660.00
OSHIKOTO	81	1,685	476	1,209	3,084,712.00
OTJOZONDJUPA	72	2,170	660	1,510	1,215,773.00
ZAMBEZI	43	1,235	256	979	707,423.00
OVERALL	1,036	32,264	10,579	21,685	24,835,251.00
TOTAL SAVINGS (N\$), INCLUDING SAVINGS OF 5 REGIONS FOR LAND ACQUISITION					34,894,032.00



Backyard Gardening: “Growing our Greens”

The practice of growing home gardens is continuing within the Shack Dwellers community. The aim is to develop a sustainable plan to feed themselves, cut on cost and improve health and income. To date more than 700 gardens were established through permaculture projects and NASFAN trainings initiated during the Covid-19 pandemic period.

In February 2022, a permaculture workshop took place at Ituyeni saving group in Havana informal settlement, Windhoek. The aim of the workshop was to design and assist the Ituyeni Community to use inputs like energy, water, and sun more efficiently and improve their environments – leading to better health all around. And help them save money! Together with Permaculture Expert Alex Kruger, they designed and implemented Permaculture solutions with and for Ituyeni Village in Havana.

In the first days, they assessed the location and gathered information to design the gardens around their already built houses. They also decided on the plants they were going to grow.

Some of the plants include climber beans, watermelons, pumpkins, beetroots, Moringa tree, and various other related.

Afterwards, they collected mulch and soil from the close-by riverbeds and bought equipment, seeds and plants. After the workshop, 6 gardens were established, and the participants will establish further gardens and plant trees.

The challenge was that members of Ituyeni- saving group had to build their houses on a very steep slope and erosion is a big issue which is also addressed through the garden designs. Gardens and trees are not only there for a benefit to a healthy diet and could develop to a small income but it is also needed as resilience to climate change, erosions and floods.



The same backyard garden in February 2022 and November 2022



Women Empowerment and Leadership

SDFN is known for being a women-driven organisation and a poor people's community network as their activities focus to include the very poor and respond to the needs of the women. Currently 66% of the 29,718 members of the Shack Dwellers Federation of Namibia (SDFN) are women. The women of the Shack Dwellers have proven that when they lead, they bring transformative changes to the entire community of their informal settlement.

The activities of the Federation have a visible impact on women empowerment in Namibia since the processes of forming saving groups, engaging in community-led negotiations with authorities and upscaling informal settlement upgrading, have been mainly driven by women. These community-led activities by the Shack Dwellers have given many women in informal settlements the opportunity to break away from top-down and male dominated leadership.



The leadership structure of the Federation ensures women's effective participation and equal opportunities for leadership not only at grass-root level. Female members of SDFN learned over the years to speak up at all levels of decision-making when it comes to inclusive urban development. This empowerment of women not only strengthen and educates these women themselves but positively effects the community around them. As Elizabeth Amakali (SDFN Khomas Regional Facilitator) often says: "If you educate a woman, you educate a whole household."

The Shack Dwellers Federation of Namibia has proven in its more than 20 years of taking ownership of organising communities that female leadership not only gets things done in a sustainable and participatory way; it also stands for justice and equality for all - regardless of income, gender or other personal characteristics. With this, SDFN is a main driver to achieve the Sustainable Development Goal 5 (Gender Equality).



Twahangana Fund

The Twahangana Fund is a community-managed and revolving Development Fund that provides finance to the members of the SDFN saving groups for land acquisition, servicing of land and construction of houses as well as small business loans. Community-managed means that the 956 saving groups of the Shack Dwellers are managing the Fund by approving loans within their groups according to defined criteria. They are also managing and recording the repayments of their group members. The administration of the Twahangana Fund is carried out by Namibia Housing Action Group (NHAG) Trust.

89% of the Namibian population does not qualify for conventional home loans and cannot access commercial housing. Different from conventional loan repayment schemes the SDFN members keep in mind that poor and low-income people can't be bound to strict repayment plans. But federation members also take into account that the Twahangana Fund needs to be sustained for future generations and therefore- closely monitor the revolving of funds amongst the members. On a monthly basis saving groups monitor the repayments in a transparent manner. SDFN members have 11, 15 or 20 years to return the housing loans and 2 to 5 years for the business, land and service financing.

Due to the transparent management of the Twahangana Fund by the community themselves and the corresponding sustainable impact the Shack Dwellers Federation has been making on the ground, the First Lady of Namibia, Madame Monica Geingos, offered to be patron of the Shack Dwellers since 2015.

Since 2000, the Namibian Government has assisted the Shack Dwellers through the Twahangana Fund to obtain housing through an annual contribution from the Ministry of Urban and Rural Development (MURD). Previously, the saving groups also benefited from a national housing program called 'Build Together'.

Since the inception of the Twahangana Fund in 1996, the Shack Dwellers demonstrated its community-led capacities to manage donor money and governmental subsidies, which also encouraged the private sector to channel donations through

the Twahangana Fund: Standard Bank with its Buy-a-Brick Initiative, FirstRand Namibia Foundation through RMB, Pupkewitz Foundation, Twin Hills Trust/ Osino Resources, One Economy Foundation, Ohorong Cement, MTC, B2Gold, NeoPaint, Huawei, Coastal Cement, and many others.



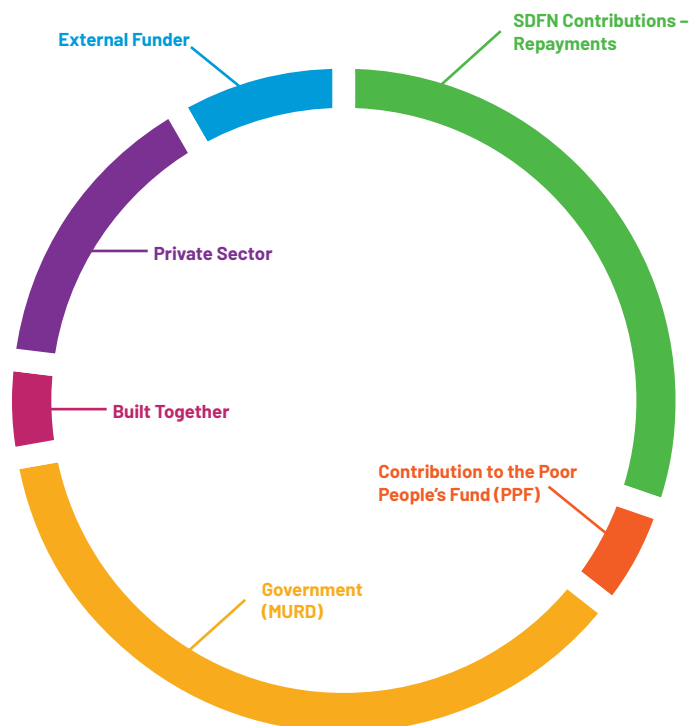
First Lady of Namibia, Madame Monica Geingos - patron of the Shack Dwellers

The Shack Dwellers Federation of Namibia (SDFN) and Namibia Housing Group (NHAG) Trust would like to give a special word of thanks to the Government of the Republic of Namibia and the Leadership of the Ministry of Urban and Rural Development (MURD): Hon. Erastus Uutoni, Minister, Hon. Natalia /Goagoses, Deputy Minister, Mr. Nghidinua Daniel, Executive Director and Deputy Executive Directors, Directors, Deputy Directors and the entire housing staff for their hard work and commitment in adding value to the people's process of the Shack Dwellers.

The success and achievements of our activities can only be claimed because of the teamwork and support from all at various levels. Since 2000, shortly after the Shack Dwellers Federation was founded in 1998, MURD supports SDFN/NHAG through an annual financial contribution to the Twahangana Fund, which increased to N\$ 10 million. For the 2021/2022 financial year, the Ministry's financial contribution to Twahangana fund amounts to 73% of the income received.

Poor People's Fund (PPF) as part of the Twahangana Fund

The Shack Dwellers contribute continuously to the Poor People's Fund (PPF), which is part of the Twahangana Fund. The PPF ensures the financial sustainability of the Twahangana Fund and aims at less dependence on external funding which is essential in times of economic crisis. In June 2020 the members of SDFN reactivated the PPF by committing to an annual contribution of N\$ 800. In the financial year 2021/2022 the Shack Dwellers contributed N\$ 959,000 to the Poor People's Fund. In June 2022 the Poor People's Fund (PPF) reached a financial volume of N\$ 15,7 million.



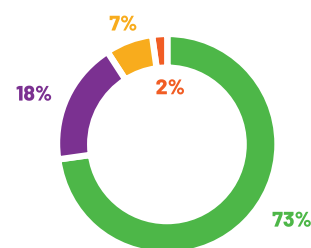
TWAHANGANA FUNDS MANAGED SINCE 1995

	%	TOTAL
SDFN Contributions - Repayments	30	N\$ 88,4 million
Contribution to the Poor People's Fund (PPF)	5	N\$ 15,7 million
Government (MURD)	37	N\$ 106,8 million
Built Together	5	N\$ 14 million
Private Sector	15	N\$ 42,5 million
External Funder	8	N\$ 24,2 million
Total	100.00	N\$ 291,6 million

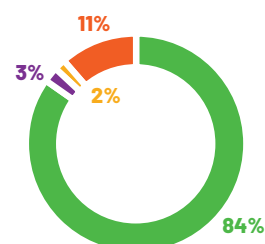
TOTAL INCOME OF TWAHANGANA FUND - JULY 2021 TO JUNE 2022

In this financial year the income of the Twahangana Fund summed up to more than N\$ 25 million - including donations in cash and kind, payments from the saving groups of the Shack Dwellers Federation, received bank interest and others.

Grants and Donation in Cash	Amount in N\$
Ministry of Urban and Rural Development (MURD) (Annual Contribution)	10,000,000.00
Buy-a-Brick Trust (Standard Bank)	2,500,000.00
FirstRand Namibia Foundation through RMB Namibia, Pupkewitz Foundation, Ohorongo Cement	950,000.00
Twin Hills Trust (Osino Resources)	250,000.00
Total - July 2021 to June 2022	13,700,000.00



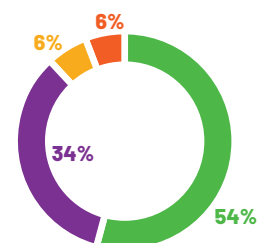
Payments from Saving Groups	Amount in N\$
Repayment of House Loans	7,285,205.00
Repayment of Service Installation Loans	209,859.00
Repayment of Business Loans	143,324.00
Annual Contribution to the Poor People Fund	958,851.00
Total - July 2021 to June 2022	8,597,239.00



Donations in Kind	Amount in N\$
Pupkewitz Foundation donated building material	1,000,000.00
Ohorongo Cement donated cement	500,000.00
Total - July 2021 to June 2022	1,500,000.00

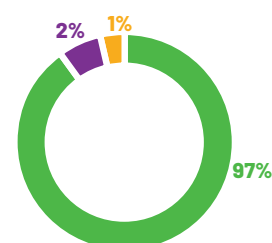
Other Income	Amount in N\$
Special Projects: Kunene Regional Council (Built-Together Program)	1,300,000.00
Bank Interest received	78,259.00
Coastal Cement	44,700.00
ABF Fishing	29,630.00
Total - July 2021 to June 2022	1,452,589.00

Total Income of the Twahangana Fund	Amount in N\$
Grants and Donation in Cash	13,700,000.00
Payments from Saving Groups	8,597,239.00
Donations in Kind	1,500,000.00
Other Income	1,452,589.00
Total - July 2021 to June 2022	25,249,898.00



Loans distributed by Twahangana Fund to SDFN members - July 2021 to June 2022

Type of loan	Recipients by household	Amount in N\$
House Loans	359	15,351,320.00
Small Business Loans	78	390,200.00
Loans to install Services	14	65,940.00
Total loans distributed - July 2021 to June 2022	451	15,807,460.00





Community Land Information Program (CLIP)

Community-led Informal Settlement Upgrading is the process where communities are empowered and capacitated to take ownership of their development: to plan and implement upgrading activities towards land, service and housing delivery. Upgrading is initiated with the Shack Dwellers Federation of Namibia (SDFN)'s Community Land Information Program (CLIP), in partnership with NHAG, local/regional authorities and the support of central government. Other stakeholders such as academia and professionals also provide their expertise throughout the process, while also learning from actively participating in the process.

CLIP aims to establish an information basis for locally driven settlement upgrading and tenure security in the urban and urbanizing areas of Namibia, as well as to combine this information into a national database for policy, strategic and financial support.

Through CLIP 219,936 households in informal settlements were profiled by 2018 across all urban areas in Namibia, with varying degrees of services, tenure and shelter. These profiles were updated by communities over the years. This means more than 40% of Namibia's overall population and around 80% of its urban population is currently living in shacks.

SDFN/NHAG has proven within its over 20 years of success that participatory and inclusive informal settlement upgrading is the most sustainable way to tackle the Namibian land and housing crisis. Therefore, it is essential that all community members of an informal

settlement understand the socio-economic data of their informal settlement and that they can communicate soundly their needs for housing.

NHAG/SDFN are partnering with the Namibian University of Science and Technology (NUST) by giving students practical exposure to participatory planning studios in informal settlements and other community engagement. Land Management and Town Planning students from NUST regularly receive practical in-service training for 6 months with NHAG/SDFN.

From November 2021 onwards SDFN/NHAG collaborated with GIZ-ISUD in 4 towns: Rehoboth, Helao Nafidi, Rundu and Windhoek. As part of the Inclusive Sustainable Urban Development Project SDFN/NHAG are busy engaging not only SDFN members but communities in a participatory approach to upgrade their informal settlements in partnership with local authorities and GIZ.





Shack Dwellers Youth

Namibia has one of the youngest and fastest-growing populations in Southern Africa. The youth unemployment rate in Namibia continues to rise and is reaching an all-time high of close to 50%. Youth empowerment in Namibia is thus crucial for the sustainable development of the country.

The youth is mainly involved in the Community Land Information Program (CLIP) to collect data towards scaling up informal settlement upgrading, in backyard gardening and Permaculture projects, and in the production of video clips with the support of SDI's Know Your City TV (KYCTV) project.

One of the main projects that the SDFN Youth is currently involved in is Open Street Mapping (OSM). About 30 active mappers are based in Windhoek. They are mapping informal settlements around Namibia and the aim of Open Street Mapping is to improve the quality of data across Namibia by training and mobilizing youth in several towns to have more local mappers across Namibia. In Windhoek they have successfully mapped Okahandja Park informal settlements. The teams are hosting monthly Mapathons, in collaboration with NUST. The university avails its Computers Labs to polish the skills of the mapper and they are analysing the collected data in the lab. SDFN Youth maps also together with other mappers from countries across the African Continent during the monthly Map Africa Mapathon.





Informal Settlement Upgrading

By June 2022 Informal Settlement Upgrading by SDFN/ NHAG and its partners has scaled up to 10 of Namibia's 14 regions, in 31 informal settlements in 20 urban areas, making it the largest informal settlement upgrading project in Namibia.

Community-led informal settlement upgrading is the process of data collection, planning and the delivery of basic services to informal settlements. This community-driven process is supported by the local authority and the Shack Dwellers Federation of Namibia/Namibia Housing Action Group through the Community Land Information Program (CLIP). The aim of all the activities is to build the capacity of the community within the informal settlement and to enhance ownership as well as to identify their development needs and priorities

Upgrading of informal settlements is preferable to relocation of communities to already planned areas, since settlements planned and developed through conventional processes are too expensive for the average household to afford. Community-led informal settlement upgrading not only gives the community the opportunity to collect their socio-economic data that includes affordability and development priorities. The community is also empowered to contribute to their land delivery process which makes the serviced plots more affordable.

Lessons-learnt during the informal settlement upgrading process as well as the socio-economic data collected by communities help to create platforms of dialogue between communities, local authorities, government, and other stakeholders.

Urban development in Namibia is currently driven by disciplinary divisions, outdated regulatory frameworks designed for low density development, and limited public investment due to the economic downturns. The National Alliance for Informal Settlement Upgrading (NAISU) is a partnership linking different stakeholders in urban development to achieve urban transformation through partnership. SDFN/NHAG are founding members of this Alliance.

To tackle the Namibian housing crises can only be done by scaling up the security of tenure and housing opportunities through informal settlement upgrading and through co-production and partnership with stakeholders. NHAG/SDFN are also ensuring that relevant strategies and policies recognise the needs of the urban poor and facilitate the scaling up of community driven housing and land solutions.

As part of the Task Team on the Review of the National Housing Policy regular workshops and meetings were attended by NHAG staff and SDFN members. NHAG/SDFN are also represented on the High-Level Meeting of the Land Conference Resolutions, whereby regular reports and progress are shared on the resolutions taken during the 2018 Second National Land Conference.



The 5 Stages of the Informal Settlement Upgrading Process



Informal settlement upgrading is typically rolled out through five stages. The first is Profiling (1), an activity aimed at gaining a general understanding of the informal settlement. Secondly is Enumeration (2) which is the collection, analysis, and feedback of household socio-economic data of the community. Both activities are led by the local CLIP team. Enumeration is usually done once the community and local authority have expressed interest to upgrade. The third stage is Settlement Analysis and Planning (3). During Settlement Analysis the community and local authority discuss environmental, social and economic patterns as well as climate change issues that should lead future planning. The second half of this stage is Planning where the community together with relevant officials and NUST students draft a layout plan. This layout plan is then finalised and needs to be approved by the local authorities.

The last stages are Re-blocking (4) and Servicing (5). Community members create a bank account to save for a land survey. Once they have saved enough, they go on the ground with the surveyor to peg their plots. The community then moves into the plots, which is called re-blocking. Streets are being created which gives space for basic services to be installed with the participation of the community. Once community members have access to affordable plots, they can build their houses through different housing initiatives such as the Shack Dwellers Federation, NHE, Build Together or through their own savings.



House construction by SDFN/NHAG

Until June 2022 the Shack Dwellers Federation of Namibia (SDFN) have built with the technical support of the Namibia Housing Action Group (NHAG) overall 7,224 houses for poor and low-income people. Assuming four people live in such a house built by SDFN/NHAG this means that close to 30,000 people have moved into a life with dignity and hope. And most importantly, doing so through their own commitment and persistence; sometimes saving for years and often waiting for land for decades.

The Federation follows an incremental/step-by-step housing approach, starting with a 34 square-meter/ two-room house, which can later be extended to double size.

SDFN and NHAG have more than 30 years of experience in securing affordable land and housing solutions for Namibian low-income families that can be implemented by the communities in a participatory approach.

A total of 359 houses were constructed during this reporting year by SDFN/NHAG. By June 2022 there were opportunities for 1,400 houses to be constructed through the SDFN/NHAG process once additional funding is available. SDFN/NHAG is advocating the public and private sector for further funding since people are eager to start constructing their houses.

Cost Efficiency of houses built by SDFN

The members of the Shack Dwellers Federation of Namibia (SDFN) install affordable basic services for less than N\$ 7,000 per household and manage the construction of houses for less than N\$ 40,000 per house that is 34 square meter big. The households are involved in every step of the house construction: A building team of the saving group is being trained by professionals and through learning from each other during exchanges. The construction process is managed by the building teams on behalf of the group, appoint the bricklayers, produce their own bricks, install sewer- and water pipes through training. This active community participation results in much cost reduction than contractor driven house construction for low-income families.





Securing Land

The Shack Dwellers Federation of Namibia (SDFN) built ultra-low-cost houses for the urban poor, however for this to materialise, affordable land should be availed.

The availability/allocation of land to the vulnerable communities is a major stumbling block for the Shack Dwellers to construct their own houses. Considering the 40% of Namibian population that is currently living in informal settlements or backyard shacks, this limits Namibia to scale up the urgently needed housing delivery.

Land allocated to SDFN between July 2021 - June 2022

Urban Area	No. of plots
Okongo	100
Nkurenkuru	42
Aranos	70
Gobabis	138
Otjiwarongo	104
Total	454

The lack of security of tenure in urban areas is causing the continued increase of informal settlements. The Community Land Information Program (CLIP), which is implemented since 2007 by SDFN with the support of the Ministry of Urban and Rural Development (MURD), revealed the alarming reality that the majority of the urban population in need of land and housing are already living in Informal Settlements or backyard shacks: around 80% of Namibia’s current urban population are currently living in informal settlements or backyard shacks.

Main challenges that members of the SDFN encounter is the ability to secure land tenure. Tenure has improved in the last years since the Flexible Land Tenure Act is being implemented.

Namibia has two land tenure systems: Free Hold and Land Hold Titles. Free Hold Titles being single residential, and Land Hold Title offer land titles to a group/association which makes the land more affordable.

Windhoek remains the greatest challenge for SDFN/ NHAG to secure land for almost 80% of its members. But SDFN/NHAG are optimistic that the cooperation with the City of Windhoek is moving in a positive direction.





Events, Exchanges and House Openings

In a world where so many urgent social problems need tackling, various heads are surely better than one. This is why collaborations between SDFN/NHAG, and the private and public sector are so fruitful: private and public sector funding and expertise are combined in working on projects for social change. SDFN/NHAG regularly conducts assessments with communities in the informal settlements to identify their needs and priorities and consequently search for financial support from the private and public sector to speed up house constructions and informal settlement upgrading.

7 February 2022 – Corporate Partners of SDFN/NHAG respond to housing need in Namibia

FirstRand Namibia Foundation, Pupkewitz Foundation and Ohorongong Cement reaffirmed their commitment to support the Shack Dwellers Federation of Namibia during their annual sponsorship handover.



15 February 2022 NHAG/SDFN signed a Memorandum of Understanding (MoU) with Usakos Municipality.

Until June 2022 NHAG/SDFN have signed MoUs with the following six partners: Ministry of Urban and Rural Development (MURD), Association of Local Authorities Namibia (ALAN), Community Skills Development Centres (COSDEF), Namibia Statistics Agency (NSA), Namibia University of Science and Technology (NUST), Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ); as well as well with the following twelve local authorities: Aranos Town Council, Gobabis Municipality, Grootfontain Municipality, Henties Bay Municipality, Karibib Municipality, Otavi Town Council, Oranjemund Town Council, Otjiwarongo Municipality, Outjo Municipality. Swakopmund Municipality, Tsumeb Municipality and Usakos Municipality.

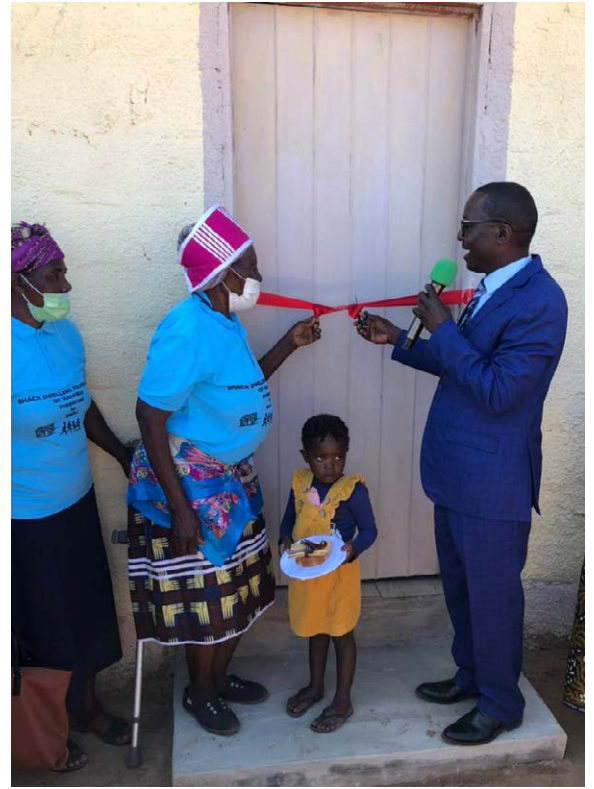




9 May & 10 May 2022

House Opening Ceremony with Minister of Urban, Erastus Utoni in Kongola und Katima Mulilo

The Minister of Urban, Erastus Utoni, officials from the respective local authorities and representatives of the private sector handed over 54 houses built by SDFN/NHAG in Kongola and 80 houses in Katima Mulilo. Within this financial year 2021/2022 SDFN/NHAG have built 359 with the support of MURD, the private Sector and other partners and handed them over to SDFN members in several official House Opening Ceremonies.



Ongoing Exchanges and Networking within SDFN

Exchanging knowledge on best practices and lessons-learnt, capacity building within the Federation and mobilising new saving groups are ongoing activities of the Shack Dwellers Federation. In these exchanges on local, regional, national and international level the members are exchanging and learning about bookkeeping and auditing, construction methods, gardening, service installation etc.



In May 2022 NHAG staff Melki Namupolo visited the Kenyan Shack Dwellers Federation (Muungano wa Wanavijiji) and learnt about their activities and challenges.



Structure and Contacts of SDFN

The Shack Dwellers Federation of Namibia (SDFN) is a community-led network of 956 saving groups in all 14 regions of Namibia. Each group manages its own savings account. Through regional exchanges, the saving groups audit each other's books and compile reports. All regions are compiling bi-yearly savings reports which are combined by NHAG into a National Saving Report, see page 9.

SDFN National Facilitators

Edith Mbanga, SDFN National Facilitator

Location: People Square, Windhoek / **Phone:** 081 242 9086, 061-228697

Martha Kaulwa, SDFN National Facilitator

Location: Oshakati / **Phone:** 081 259 3058

SDFN Regional Facilitators:

Khomas:

Inga Boye, SDFN Regional Facilitator

Location: Havanna / **Phone:** 081 2875 456

Ronnie Hochobes, SDFN Regional Facilitator

Location: Hakahana / **Phone:** 081 8049 213

Elizabeth Amakali, SDFN Regional Facilitator

Location: Otjomuise / **Phone:** 081 6326 612

Erongo:

Johanna Nembungu, SDFN Regional Facilitator

Location: Swakopmund / **Phone:** 081 2342 678

Naftal Uutoni, SDFN Regional Facilitator

Location: Walvisbay / **Phone:** 081 2275 729

Hardap:

Erika Windstaan, SDFN Regional Facilitator

Location: Rehoboth / **Phone:** 081501873

Magda Witbeen, SDFN Regional Facilitator

Location: Rehoboth / **Phone:** 081 2273 363

Karas:

Rosalinda Hendricks, SDFN Regional Facilitator

Location: Keetmanshoop / **Phone:** 081 2325 708

Magda Van Rooyen, SDFN Regional Facilitator

Location: Karasburg / **Phone:** 081 3079 542

Kavango West:

Hendrina Nankero, SDFN Regional Facilitator

Location: Nkurenkuru / **Phone:** 081 4030 355

Kavango East:

Tresia, SDFN Regional Facilitator

Location: Rundu / **Phone:** 081 7592 952

Kunene:

Anna Ais, SDFN Regional Facilitator

Location: Outjo / **Phone:** 081 4293 523

Sybilla, SDFN Regional Facilitator

Location: Outjo / **Phone:** 081 8485 487

Oshana:

Ester Kapaxu, SDFN Regional Facilitator

Location: Eenhana / **Phone:** 081 2750 253

Japhet Kandje, SDFN Regional Facilitator

Location: Eenhana / **Phone:** 081 3431 073

Omaheke

Marianna Bernadus, SDFN Regional Facilitator

Location: Gobabis / **Phone:** 081 3575 724

Mina Rooinasie, SDFN Regional Facilitator
Location: Gobabis / Phone: 081 2235 504

Omusati

David Amadhila, SDFN Regional Facilitator
Location: Outapi / Phone: 081 2340 720

Oshana

Sofia Henock, SDFN Regional Facilitator
Location: Oshakati / Phone: 081 2702 225

Penny Shikongo, SDFN Regional Facilitator
Location: Ondangwa / Phone: 081 2733 38

Oshikoto:

Juliane Somses, SDFN Regional Facilitator
Location: Tsumeb / Phone: 081 6298 059

Otjozondjupa:

Alexander Mitiri, SDFN Regional Facilitator
Location: Okakarara / Phone: 081 2378 366

Zambezi:

Olivia Sililo, SDFN Regional Facilitator
Location: Katima Mulilo / Phone: 081 287 5123

Grace, SDFN Regional Facilitator
Location: Katima Mulilo / Phone: 081 606 4318

SDFN Youth Facilitator

Windhoek City

Tresia Shikongo, SDFN Youth Facilitator
Location: Havanna Informal Settlement
Phone: 081 237 2675

Gobabis

Robson Mazambani, SDFN Youth Facilitator
Location: Omaheke Region / Phone: 081 283 2087

Walvis Bay

Lydia Bonifatius, SDFN Youth Facilitator
Location: Erongo Region / Phone: 081 606 5344

Keetmanshoop

Ritha Riets, SDFN Youth Facilitator
Location: Karas Region / Phone: 081 844 7196





Managing Namibia Housing Action Group (NHAG) Trust

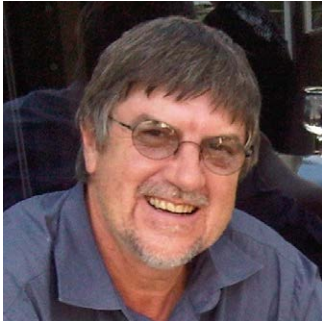
NHAG is a Welfare Organisation registered since 2005 with the Ministry of Health & Social Services and has the legal status of a Trust, registered with the Master of the High Court of Namibia.

Ten NHAG employees deal with all administrative and financial matters and give technical support to SDFN in the process of informal settlement upgrading and house construction. The CLIP Team within NHAG is regularly

supported by Land Management and Town Planning students from NUST for a 6-months training. NHAG is also linking the informal settlement communities and SDFN to give input in relevant strategies and policies of the government, as well as initiatives of the stakeholders, like the Civil Society on Land Reform and Urban Forums of NUST.

NHAG administers the Twahangana Fund, which is a community-managed and revolving Development Fund.

<p>Chairperson: Mr. Danie Botha</p> <p>Board Member: Mr. Erastus Amakali</p> <p>Board Member: Mr. Nathanael Araseb</p> <p>Board Member: Ms. Naomi Haufiku,</p> <p>Board Member: Mr. Onni-Ndangi lithete</p>	<p>NHAG Co-Director, Exco Office: Dr. Anna Muller</p> <p>NHAG Co-Director, Exco Office: Mr. Heinrich Amushila</p>	<p>Board Member: Hon. Maureen Margreth Hinda, <i>MP</i>, <i>Namibia's Deputy Minister of Finance</i> <i>(resigned on 9 November 2021 from the Board)</i></p>
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Chairperson
Mr. Danie Botha



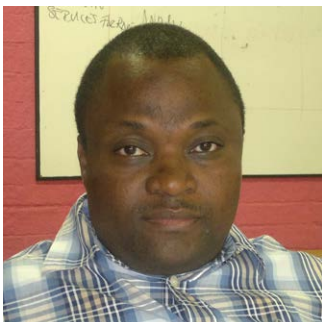
Board Member
Mr. Erastus Amakali



Board Member
Mr. Nathanael Araseb



Board Member
Ms. Naomi Haufiku,



Board Member
Mr. Onni-Ndangi lithete



NHAG Co-Director Exco Office
Dr. Anna Muller



NHAG Co-Director Exco Office
Mr. Heinrich Amushila

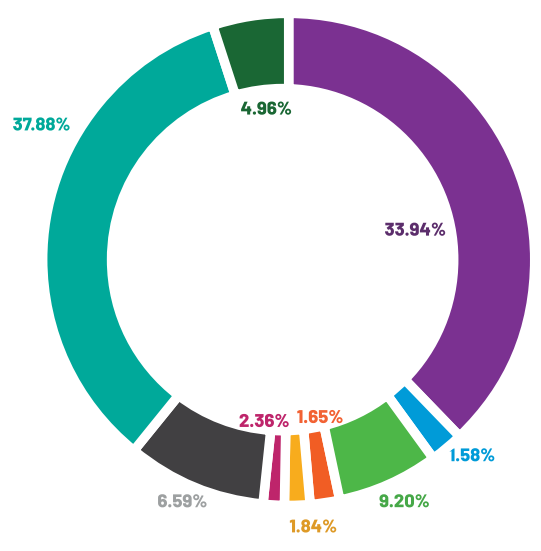


Income and Expenses of the NHAG Trust - July 2021 to June 2022

The outcomes described in this report were enabled through the contributions of the partners as listed in this report. NHAG administered the contracts and finances, enabling the community to build their capacities through regular exchange programs in and amongst the regions.

Technical support for the construction of the houses, the Community Land Information Program (CLIP), and the Informal Settlement Upgrading is given and facilitated by NHAG staff members, while interns give inputs as part of their Work-Based Learning.

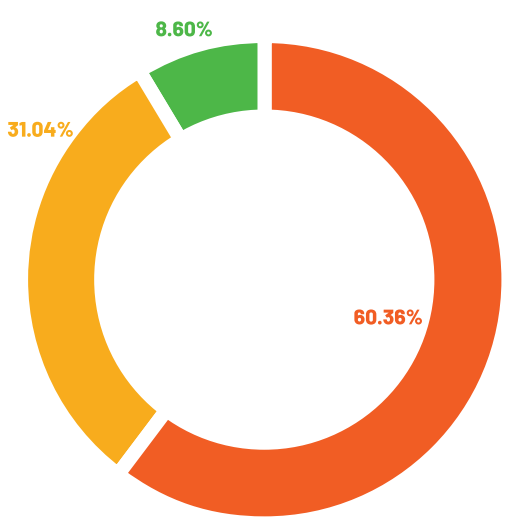
Income of the NHAG Trust - July 2021 to June 2022



	Total Income
Total Income	10,312,800.00
Misereor	3,907,185.00
SDI	243,569.00
GIZ	679,617.00
Open Street Mapping	189,243.00
SAIS Permaculture	170,000.00
NUST/PSUP	162,720.00
Other Income	948,466.00
Twahangana Fund*	3,500,000.00
Private Sector	512,000.00

* Including local contribution to co-funded projects

Expenses of the NHAG Trust - July 2021 to June 2022



	Total Expenses
Total Expenses	10,601,054.00
Administration/Management	911,630.00
NHAG Facilitation	3,290,639.00
Federation Support Activities	6,398,785.00

Our Partners



OpenStreetMap



Cities Alliance
Cities Without Slums





Namibia Housing Action Group (NHAG) Trust

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