



JULY 2019 – JUNE 2020

ANNUAL REPORT

**Namibia Housing Action
Group (NHAG)**

**Shack Dwellers Federation
of Namibia (SDFN)**

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There has been a further increase in private sector funding towards the construction of new houses. The established and profound reputation of NHAG and SDFN as well as strengthened acquisition 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- and capacity building: First National Bank of Namibia, Pupkewitz Foundation, PE Minerals (through the Office of the First Lady, Madame Monica Geingos), Beate Segbers and Juuriharja

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We would also like to acknowledge the cooperation of ELOOLO Permaculture Initiative, Nutrition and Food Security Alliance of Namibia (NAFSAN), the Living Permaculture Project, and Community Led Upgrading (Namibia_Zambia) (CLU(N_Z) in implementing community-based projects and activities with the Shack Dwellers Federation of Namibia.

Under an existing Memorandum of Understanding (MoU), Namibia University of Science and Technology (NUST) supported NHAG and SDFN professionally and profoundly through research and various technical and empirical contributions.

In February 2020 Aranos Town Council signed a MoU with NHAG and SDFN - another partnership for urban development.

Introduction



Housing has become the frontline defense against the coronavirus. Home has rarely been more of a life or death situation.

Leilani Farha, UN Special Rapporteur on the Right to Adequate Housing, March 2020.

Urbanisation in Namibia

According to the 1991 Namibia Population and Housing Census, 28% of the Namibian population lived in urban areas at that time¹. 28 years later - in 2019 - as much as 51% of Namibians lived in urban areas². As in many African countries this rapid urbanization in Namibia has contributed to informal growth and increasingly inadequate living conditions. Current estimates show that close to 1 million of the overall Namibian population of 2,5 million live in shacks. This represents more than 40% of the entire population and 80% of the urban population of Namibia.

When COVID-19 reached Namibia in March 2020 the Namibian government was facing the challenge of managing the outbreak of the pandemic. Special attention was given to the informal settlements who currently constitute 40% of the Namibian population and a calculated 80% of its urban population.

A State of emergency was subsequently declared in Namibia which lasted until mid September 2020. During these six months different restrictions/measures were implemented at different stages. These included closure of schools, borders and non-essential businesses like restaurants, retail, and even street vending and informal markets. Some of these regulatory actions and travel bans were implemented nationally and some regionally, depending on arising COVID-19 epicentres. Local transmissions of COVID-19 were reported for the first time in May/June 2020 in Namibia and then spread to informal settlements throughout Namibia.

In Namibia it was in particular SDFN, NHAG and the National Alliance for Informal Settlement Upgrading (Alliance) that immediately responded to the challenges of the pandemic in the informal settlements. Even before COVID-19 even reached the informal settlements, SDFN and NHAG were ready to respond. Profoundly rooted in their communities, SDFN and NHAG immediately employed their skills and knowledge of the situation on the ground to respond in informal settlements. In many African Countries, including Namibia, officials lack sufficient data on the current size and socio-economic profile of informal settlements to respond holistically and to implement important ad-hoc public health and social measures to prevent and control a pandemic like the COVID-19 outbreak. The reach of formal governance structures is limited in these areas. SDFN and NHAG reached out to the poor in informal settlements all over Namibia before official support arrived. Due to the good existing relationships with authorities, SDFN and NHAG were able to cooperate immediately and closely with central government, Ministry of Health and local authorities to create awareness and implement measures, which would contain the pandemic in informal settlements.

About SDFN & NHAG

Shack Dwellers Federation of Namibia (SDFN)	Namibia Housing Action Group (NHAG)
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). SDFN Vision & Mission 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. The federation facilitates and advocates for change for those excluded from commercial housing and financial processes, using a community-driven approach. Current status, June 2020 SDFN is a People's Movement made out of 889 saving groups (voluntary associations), involving 27,254 members, saving N\$ 32, 160,606.22 and building 5,836 houses to date. SDFN Strategic Objectives <i>We commit ourselves as a civil society and community based organization to:</i> - 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.	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. NHAG Vision & Mission 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. Current status, June 2020 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. NHAG Strategic Objectives <i>We commit ourselves as a Professional Service Organization to:</i> - 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 founded to support the saving groups as an umbrella organisation.

1996

- Communities establish the **Twahangana Fund**, as a community-managed revolving fund of SDFN.

1998

- The **Shack Dwellers Federation of Namibia (SDFN)** is founded by 30 saving groups, which have operated since the late eighties.

2007

- Memorandum of Understanding (MoU) between Standard Bank Namibia, SDFN and NHAG is signed.
- 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 government.

2012

- Celebrating 20 Years of Namibia Housing Action Group (NHAG).

2015

- First Lady of Namibia, Monica Geingos becomes the patron of Shack Dwellers Federation Namibia.
- Namibia University of Science and Technology (NUST) and SDFN/NHAG sign a Memorandum of Understanding (MoU).
- Standard Bank launches its Buy-a-Brick initiative

2016

- Ohorongo Cement, Pupkewitz Foundation and FNB Foundation formalize their development partnership through a formal agreement requiring each partner to put N\$ 1 million in cash or kind, to support the activities of the Shack Dwellers Federation of Namibia.

2018

- 20 years of Shack Dwellers Federation of Namibia (SDFN).
- Association of Local Authority in Namibia (ALAN), SDFN and NHAG sign Memorandum of Understanding

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.

COVID 19 Activities Successes / Challenges / Solutions

SUCCESSSES

- SDFN and NHAG have built 5,836 houses overall until June 2020. Even though Namibia was under severe COVID-19 lock-down measures for several months until September 2020 and some businesses came to a complete standstill, the work of the Federation continued. Construction of houses slowed down, but SDFN with the technical support of NHAG managed (in accordance with the regulation of the state of emergency) to continue building houses during the pandemic. Between April and June 2020 124 houses were completed and 150 prepaid water meters were installed.
- With the support of SDI and other funders, SDFN networks were immediately activated when the pandemic arrived in Namibia. One of the first points-of-action was to set up Awareness-WhatsApp-Groups to share verified information within the federation all over the country. This way of communication has proven to be very effective because federation members used their internal network to spread information further to communities.
- Due to the broad existing relationships and the good reputation of SDFN and NHAG an immediate and close cooperation with government, Ministry of Health and local authorities was established to create awareness and implement measures.
- Within the time of the pandemic 12 new SDFN savings groups were established in various regions of Namibia. The reason for this is that SDFN was very visible during the pandemic and awareness for COVID 19 was not only raised within the SDFN community but among communities at large.
- A national Covid-19 survey in 28 areas of Namibia was conducted in cooperation with several universities from abroad, NUST and the National Alliance for Informal Settlement Upgrading. This survey was conducted so that communities could give feedback on the current situation, challenges faced, possible needs and solutions etc. SDFN youth were trained to analyse digital data on tablets. These tablets were funded by the GIZ.

- The times of the pandemic opened up new opportunities for bottom-up upgrading in informal settlements. 4 additional towns joined this process when restrictions were lifted. Know your city/CLIP started again immediately when people were allowed to move between regions. By June 2020 SDFN and NHAG were constructing houses in 27 urban areas and doing informal settlement upgrading in 26 urban areas in Namibia.



CHALLENGES

- Because of the state of emergency regulations, street vendors and open market sellers were removed from streets and markets. They lost their whole income. This directly affected the repayment of loans to the Twahangana Fund and the savings of SDFN members.
- Due to the regulations of lock-down/state of emergency food insecurity and malnutrition increased dramatically in the informal settlements. Livelihoods of many shack dwellers were at risk.
- A severe challenge was the shortage of water in the informal settlements and overgrowing at the public water taps in the informal settlements.

- NHAG's technical team is based in Windhoek and with several travel bans in different regions it was not possible or difficult at certain times to travel to the regions. This slowed down support for informal settlement upgrading, especially to those that were in their initial phases.
- Another factor is Namibia's dependency on South Africa to import building materials. Challenges were and still are the shortage of some materials such as roof sheets and steel.



SOLUTIONS

- A survey among informal traders was conducted to find possible solutions. SDFN/NHAG together with the National Alliance for Informal Settlement Upgrading lobbied the government and relevant authorities to reopen open markets and to allow street vendors to resume their small businesses while the state of emergency continued. SDFN and NHAG managed to get the small traders back on the streets while NHAG and SDFN assisted the authorities with the creation of awareness and implementation of ad-hoc public health measures within these groups.
- Through the COVID-19 survey SDFN and NHAG identified vulnerable families struggling for food, water etc. These families were linked to different COVID 19 response projects focusing on nutrition, gardening and food security by NHAG, SDFN, the Nutrition and Food Security Alliance of Namibia (NAFSAN), ELOOLO Permaculture Initiative and other partners.
- After the intervention of SDFN and NHAG government has directed local authorities to provide free water to communities in informal settlements. Through this engagement of SDFN and NHAG, local authority opened water pipes. In informal settlements with no water services, Standard Band and GIZ provided water tanks as well as hand sanitizers.
- 24 SDFN members got trained by the Ministry of Health in order to implement COVID-19 actions. One focus for example was to help shelter homeless people; in Windhoek 560 homeless people joined a workshop and received training on how to be safe during COVID-19.
- SDFN members, especially SDFN youth members, successfully started several backyard gardens that now grow their own vegetables. Several funders and partners supported this backyard gardening initiative. Through example these gardens spread quickly as a very feasible solution to overcome some of the challenges of the pandemic. By June 2020 around 300 small backyard gardens had been created. SDFN youth members are now educating federation members and other community members on backyard gardening.
- NHAG/Living Permaculture project trained SDFN members and initiated a community tippy tap challenge. These tippy taps were installed in the informal settlement in front of individual households.

Community Savings

Community saving is the cornerstone of SDFN in organizing 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 down a deposit on a piece of land. The local authorities should provide the land, and in reality, this remains 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 captured at regional and national level and 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 prospects for better future living conditions also reduces crime in these communities.

Through more community exchanges and the new focus on informal settlement upgrading, more groups are being established. Communities have been mobilized in areas where land is made available by local authorities. SDFN/NHAG continue to collaborate with communities and local authorities and invite them to federation events such as brick making and house openings for exposure.

Women Empowerment

The activities of NHAG and 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 2020 of the 27,254 SDFN members 18,264 were women, which is more than a two-thirds proportion. Women have been empowered through active participation in SDFN, which has given them the opportunity to break away from top-down leadership that had traditionally made people apathetic.



Because of the lockdown in March/April 2020 community members who are selling at the streets and markets lost their income. We fought for the markets to be open again even though lock down was still going on. The Shack Dwellers helped authorities to set up locations for cleaning and sanitizing at the markets.

Edith Mbanga, National Facilitator of SDFN



We, the Shack Dwellers of Namibia have achieved so much by working together, standing together in difficult times and speaking up for ourselves. Each of us is putting innumerable hours of our free time, passion and strength in this federation – but look at us: the Shack Dwellers of Namibia are building more and more houses each year. Even COVID-19 could not stop us."

Martha Kaulwa, National Facilitator of SDFN

National Saving Report of June 2019

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)
ERONGO	180	5540	1922	3618	4,497,094.05
HARDAP	28	788	175	613	312,096.28
KARAS	63	1769	415	1354	692,744.22
KAVANGO EAST	19	647	127	520	236,651.92
KAVANGO WEST	27	353	78	275	291,046.00
KHOMAS	152	7398	3297	4101	2,852,856.30
KUNENE	29	1393	385	1008	352,525.68
OHANGWENA	54	1111	237	874	1,508,664.20
OMAHEKE	43	1437	557	880	582,470.86
OMUSATI	41	870	43	827	1,643,334.80
OSHANA	57	981	143	838	2,156,889.99
OSHIKOTO	95	2285	628	1657	2,669,963.65
OTJOZONDJUPA	38	883	272	611	2,086,812.01
ZAMBEZI	25	663	122	541	499,864.47
OVERALL	851	26118	8401	17717	20,383,014.43
Total Savings (N\$) including savings of 7 groups for land acquisition					31,300,026.17

National Saving Report of June 2020

REGION	Groups	Members	Male	Female	Savings from the beginning (N\$)
ERONGO	198	6267	2290	3977	4,320,191.75
HARDAP	31	1041	247	794	386,592.00
KARAS	64	2060	548	1512	686,795.42
KAVANGO EAST	42	1857	398	1459	825,735.40
KAVANGO WEST	14	484	185	299	322,884.00
KHOMAS	160	7719	3444	4275	3,757,477.30
KUNENE	8	296	75	221	784,506.21
OHANGWENA	58	1172	238	934	2,900,884.14
OMAHEKE	83	700	244	456	517,459.57
OMUSATI	35	913	160	753	1,893,911.40
OSHANA	56	1037	181	856	1,857,546.17
OSHIKOTO	73	1819	522	1297	2,048,682.62
OTJOZONDJUPA	38	951	287	664	896,045.77
ZAMBEZI	29	938	171	767	521,793.92
OVERALL	889	27,254	8,990	18,264	21,720,505.67
Total Savings (N\$) including savings of 7 groups for land acquisition					32,160,606.22

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.

Twahangana Fund and Covid-19 in Namibia

When Namibia experienced its first lockdown in March 2020, due to the arising pandemic, all open markets were closed and street vendors were removed from the streets. SDFN immediately assisted its members who lost income due to this lockdown regulations by reducing the repayments to the Twahangana Fund. It was communicated in the same month, that SDFN members "...should pay what they can afford by the end of March and end of April 2020, but not less than half of your monthly repayment"³. Furthermore no interest was charged for April and May 2020. This gave many members financial relief in the difficult economic times of the COVID-19 pandemic. But it also strengthened the continuity of repayments even in difficult times.

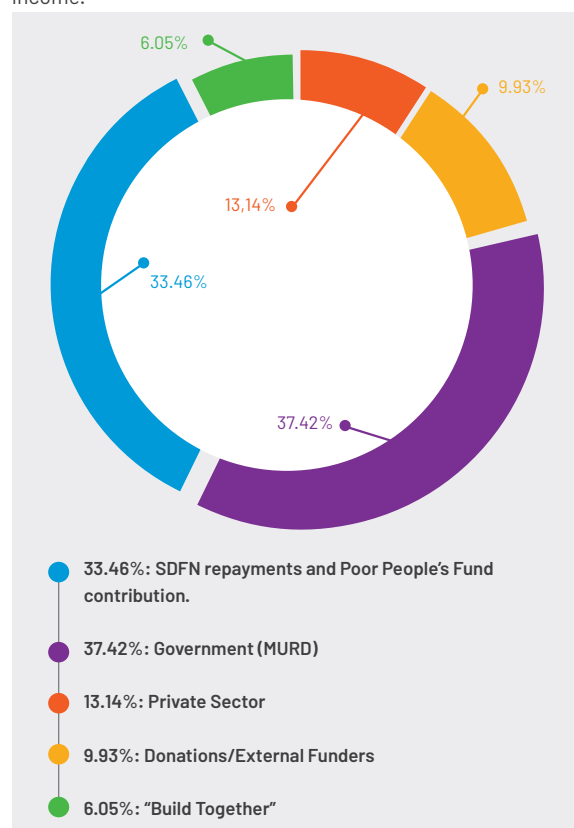
Poor People's Fund of the Twahangana Fund

The Poor People's Fund (PPF) 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. In June 2020 Federation members managed to contribute N\$ 3,600,000 on a new and separate account for the Poor People's Fund.

The Poor People's Fund should first and foremost sustain SDFN/NAHG and their projects. It should remain an income generating reserve. The federation decided that the fund would give out service loans to small businesses to attract further funding and generate income.

Twahangana Fund since 1995:

The Fund channelled **N\$ 231.52 million** to the housing groups for SDFN members to build houses, install services and improve income.



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. This may be attributed to their years of experience and robust management systems. The housing projects funded by the government through the Ministry of Urban and Rural Development (MURD) as well as private sector funds are being channelled directly to the Twahangana Fund.

3. Letter by NHAG Co-Director Heinrich Amushila to all SDFN saving groups from March 2020.



Total Income of Twahangana Fund – July 2019 to June 2020

Funder	Amount
Ministry of Urban and Rural Development (MURD)	N\$10,000,000.00
Annual contribution: Twahangana Fund received from MURD in January–June 2020 an additional budget, which was directly allocated for house construction as well as services in different regions:	N\$10,305,000.00
Buy-a-Brick Initiative by Standard Bank	N\$13,000,000.00
FNB, Pupkewitz Foundation	N\$ 1,950,000.00
PE Minerals through the Office of the First Lady	N\$ 400,000.00
SELAVIP (international funder for prepaid water meter)	N\$ 349,943.75
SDI (external funder)	N\$ 868,074.00
Bank Interest (Investment)	N\$ 422,110.33
Member repayments	N\$ 9,014,465.80
Total income – July 2019 to June 2020	N\$ 46,309,593.90

Loans approved by Twahangana Fund – July 2019 to June 2020

Type of loan	Recipients by Households	Amount
House loans	754	N\$ 30 ,374,969.47
Small business loans	129	N\$ 651,250.00
Service loans	1800	N\$ 2 ,273,106.30
Total loans through Twahangana Fund – July 2019 to June 2020	2683	N\$ 33,299,325.77
Total loans through Twahangana Fund – July 2018 to June 2019	1120	N\$ 16,295,725



Government Support through the Twahangana Fund

Since Namibian independence in 1990 the Ministry of Urban and Rural Development (MURD) provides support to the saving groups to construct houses – SDFN was only founded in 1998. This was initially done through the Build Together Program. At a federation event held on 1 July 1999, the then Minister Hon. Nickey Iyambo pledged to the Shack Dwellers Federation that for every Namibian Dollar saved the government will provide N\$ 2. SDFN received the first grant of N\$ 1 million in June 2000. Since then MURD provides an annual contribution, which was increased in 2008 due to the fact that SDFN demonstrated its capacity to properly manage the Twahangana Fund and managed their own construction activities so successfully.

House construction support from the Government to the SDFN is taking place through the Twahangana Fund. Expenditure on housing for the poor and on upgrading informal settlements is viewed as a social investment that has positive effects on health, education, and the sense of being part of the nation.

In the financial year 2019/2020 the Namibian Government, through MURD, contributed besides its annual contribution of N\$ 10 million to the Twahangana Fund in January-June 2020 an additional budget of N\$10,305,000.00 that was directly allocated for house construction as well as informal settlement upgrading in different regions. With a contribution of N\$ 20, 305,000.00 in 2019/2020 it became the highest ever contribution by the Namibian government to the Twahangana Fund.



Number of Houses built by SDFN with government support

Financial year	Number of houses built	Ministry of Urban and Rural Development (MURD) in N\$
2000/2001	66	1, 000, 000.00
2001/2002	No funding received	
2002/2003	No funding received	
2003/2004	91	1, 000, 000.00
2004/2005	114	1, 000, 000.00
2005/2006	72	1, 000, 000.00
2006/2007	91	1, 000, 000.00
2007/2008	62	1, 000, 000.00
2008/2009	59	1, 000, 000.00
2009/2010	60	
2010/2011	136	3, 099, 000.00
2011/2012	125	3, 500, 000.00
2012/2013	90	2, 500, 000.00
2013/2014	102	2, 500, 000.00
2014/2015	134	3, 530, 000.00
2015/2016	244	7, 530, 000.00
2016/2017	213	7, 000, 000.00
2017/2018	204	7, 000, 000.00
2018/2019	421	15, 000, 000.00
2019/2020	244	8, 900, 000.00
2019/2020	90	3, 275, 000.00
Total	2618	71, 834, 000.00

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

In 2008 the communities recorded 235 informal settlements in Namibia with 135,000 shacks accommodating about 500,000 people through informal settlement profiling. The latest numbers from 2018 show that there are 308 informal settlements with 228,000 shacks housing about 950,000 people in Namibia.

Data collection is the key to community-based improvement of livelihoods in informal settlements. If Shack Dwellers - here in Namibia or elsewhere - have data about their community and informal settlement, they are able to create partnerships and negotiate better with authorities, based on this information around their needs for land and housing.

Since 1992 - even before SDFN was founded - the collection of data and information of informal settlements was practiced by existing saving groups as one of their fundamental activities. When the shack dwellers federated their existing saving groups in 1998 and became the Shack Dwellers Federation of Namibia (SDFN) one of their key activities became the collection of information and mapping of informal settlements in addition to savings, land negotiations, internal block servicing, and incremental housing development.

The Community Land Information Program (CLIP) was launched in 2007 by SDFN and NHAG, in partnership with informal settlement communities, as well as local, regional and national government. In 2016 a Memorandum of Understanding (MoU) was signed between the Ministry of Urban and Rural Development (MURD), NHAG and the SDFN to facilitate the program.

The aim of CLIP is to generate information on local level to identify development needs and opportunities. Know Your City, the global campaign of Shack/Slum Dwellers International (SDI), technically and financially supports the implementation of CLIP through SDFN/NHAG. Around the world, slum dwellers collect citywide data and information on informal settlements⁴. 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.



⁴ https://en.wikipedia.org/wiki/Slum_Dwellers_International

⁵ This abstract is taken from: https://knowyourcity.info/wp-content/uploads/2018/02/SDI_StateofSlums_LOW_FINAL.pdf

Shack/Slum Dwellers International (SDI) / Know Your City

Founded in 1996, Shack/Slum Dwellers International (SDI) is a transnational network of the urban poor bringing together over a million federated slum dwellers in 33 countries in Africa, Asia and Latin America. The federations within SDI comprise thousands of savings schemes networked at the settlement, city, and national level to collectively drive a bottom-up change agenda for inclusive and resilient cities⁶. Shack Dwellers Federation of Namibia is a SDI member.

SDI distributes community-generated data on cities and slums through the Know Your City campaign, which is run in association with United Cities and Local Governments and Cities Alliance. Know Your City is a global campaign for participatory, pro-poor, people-centered urban governance. Know Your City unites organized slum dwellers and local governments in partnerships anchored by community-led slum profiling, enumeration, and mapping⁵. Know Your City TV is a project of the City Alliance Joint Work Program for Habitat III. It is a virtual studio, a hub for collaboration around media and film projects related to urban and cities themes.



⁶ <https://knowyourcity.info/explore-our-data/>

CLIP work by NHAG/SDFN: Helao Nafidi – informal settlement upgrading

Helao Nafidi is a town in Ohangwena Region in northern Namibia at the border to Angola. There are 6 informal settlements in Helao Nafidi with 3000 Households and a population of 5822 (CLIP profiles from 2014). The so-called 17 Location informal settlement is part of the 6 informal settlements, all being upgraded by NHAG and SDFN in partnership with the Alliance, Town Council and community.

The 17 Location settlements comprises 496 households. From November 2019 onwards the CLIP team and various stakeholders of the informal settlement upgrading process in Helao Nafidi met and discussed the surveying and re-blocking of plots in the 17 Location informal settlement. The service layout plans and a Bill of Quantities (BoQ) was prepared by Council technical officials and approved by Council. The informal settlement was demarcated but only 310 of the 496 households were incorporated into the approved layout since several plots were affected by flood areas and necessary street access.

The NHAG CLIP team arranged several meetings to prepare the community in small groups for the land survey and re-blocking process. The settlement was demarcated into blocks so that the community could understand which plots would be affected by flooding areas and the construction of necessary access streets. NHAG and SDFN negotiated with Helao Nafidi Town Council for several months for an undeveloped site to host the remaining households – a so-called Greenfield site. In



June 2020 the Council allocated this land to the community – a block of land that could accommodate 186 households. An amount of N\$ 1 million was allocated from MURD's contribution to SDFN's Twahangana fund for the installation of water pipes to both areas (Phase one). This Phase is expected to complete its services installation by end September 2020.



The "17 Location" informal settlement, home to 496 shacks. After upgrading only 310 plots available (1 Plot=1 House)



Greenfield Development for 186 households

COVID-19 data collection

Until June 2020 the CLIP Team from SDFN/NHAG and the COVID-19 Response Team from the Alliance completed a COVID-19 data collection in 30 urban areas⁷ all over Namibia. The team was initially supported virtually by SDI/Know Your City TV (KYCTV) campaign and eventually in person when it was permitted again with stakeholders. Video impressions were collected on the impacts of Covid19 on shack dwellers in Divundu, Rundu, Helao Nafidi, Rupara and Karibib. Survey activities and findings were viewed, shared and analysed with University of Cape Town (UCT), York University in England and NUST after the period of this annual report.

7. Rundu, Divundu, Walvis Bay, Henties Bay, Keetmanshoop, Luderitz, Oniipa, Tsumeb, Outjo, Khorixas, Karibib, Khomas, Windhoek, Dordabis, Gobabis, Otjinene, Helao Nafidi, Eenhana, Okahao, Ruacana, Rehoboth, Otavi, Otjiwarongo, Mariental, Nkurenkuru, Rupara, Katima Mulilo, Bukalo, Ondangwa, Oshakati.

House construction by SDFN

By June 2020 the Shack Dwellers Federation of Namibia (SDFN) and Namibia Housing Action Group (NHAG) drive the self-help construction of affordable housing units in 27 urban areas of Namibia and conduct informal settlement upgrading in 26 towns in Namibia. By June 2020 SDFN and NHAG have built 5836 houses in total for its federation members.

Federation members themselves manage the construction of houses. House loan applicants apply to their SDFN saving group for a loan. The group members approve initial loans and regional loan teams do the final checks on the applications. Loan application forms are sent to the NHAG Office in Windhoek, accompanied with quotations from building materials suppliers.

NHAG further scrutinizes the application and verifies if the loan amount requested is adequate to complete the house. Once all loan procedures have been completed, payments are made to building materials suppliers and delivered to members. No cash payment goes to individuals. All loans are managed through the Twahangana Fund.



The saving groups select building teams - normally not more than 5 members. The building team manages the construction of houses by making sure that building materials are delivered to owners and recorded. They are the link between builders and members and ensure the construction process is properly managed. All building teams are trained beforehand by NHAG and through learning exchanges.

Constructions of houses and informal settlement upgrading have to overcome various challenges. The rough climate in Namibia is often one such factor. In June 2020 strong wind damaged bricks made by SDFN members and covered them with sand at Oranjemund.





Cost efficiency of Houses built by SDFN

Community-based housing approaches significantly reduce the overall costs of the housing units. The use of profit-driven private contractors unnecessarily escalates costs to be borne by individuals. 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. Members usually build two room houses, comprising 34 m2 at a cost of N\$ 1,060 per square meter. These houses cost less than N\$ 40,000 each.

SDFN members install their own water and sewer services when they receive parcels of land. 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 300 m2, giving space to double the size of the house when needs or funds increase.

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.





History of House construction by saving groups and later SDFN

Financial Year: July to June	No of houses constructed	Saving groups or SDFN
1990/91	0	Saving groups
1991/92	0	Saving groups
1992/93	17	Saving groups
1993/94	21	Saving groups
1994/95	11	Saving groups
1995/96	15	Saving groups
1996/97	38	Saving groups
1997/98	11	SDFN was founded in 1998
1998/99	0	SDFN
1999/00	108	SDFN
2000/01	100	SDFN
2001/02	90	SDFN
2002/03	76	SDFN
2003/04	177	SDFN
2004/05	114	SDFN
2005/06	228	SDFN
2006/07	231	SDFN
2007/08	329	SDFN
2008/09	229	SDFN
2009/10	376	SDFN
2010/11	352	SDFN
2011/12	288	SDFN
2012/13	390	SDFN
2013/14	268	SDFN
2014/15	203	SDFN
2015/16	244	SDFN
2016/17	362	SDFN
2017/18	395	SDFN
2018/19	409	SDFN
2019/20	754	SDFN
Until June 2020	5836	



Securing Land

At total of 914 new households obtained land during this reporting period. Tenure has improved in the last year but it is still a major obstacle.

Urban areas	No. of plots
Gobabis	77
Swakomund	32
Oshikuku	38
Opuwo	350
Rupara	100
Divundu	91
Epukiro	30
Tsumkwe	10
Helao Nafidi (greenfield)	186
Total	914



“COVID-19 affects us all but especially those living in overcrowded areas. Therefore the Federation continued in these difficult times of COVID-19 building houses to ease the burden of homelessness. 754 house were completed between July 2019 and June 2020, many of them even during the times of lockdown. The Ministry of Urban and Rural Development and the Buy-a-Brick Initiative increased funding and made it possible that we built the most houses ever this financial year. But this also means that the capacity of federation members to manage their housing projects is increasing!”

Heinrich Amushila, Co-Director of NHAG



Informal Settlement Upgrading

Upgrading is commonly understood as measures to improve the quality of already existing shacks/housing, which are usually located on land that is occupied illegally and the land-use patterns and buildings do not conform to official norms and regulations⁸. Informal settlement upgrading includes provision of housing-related infrastructure and services to the settlements.

Informal settlements in Namibia vary considerably in size, structure and composition, depending on the surroundings and environment of the respective region. Shack houses vary in size, are made of a variety of materials, and present multiple problems, such as health risks, flooding, fires, safety and structural stability. SDFN and NHAG are addressing some of these issues in close collaboration with communities through upgrading existing facilities and proposing potentially new interventions. This process is known as re-blocking, in which communities obtain safer, better-built, standardized homes, personal toilets, access roads and usually electricity.

In general but also in Namibia, the scope of the upgrading varies from some minor improvements like shack isolation, installation of communal water taps and access roads to comprehensive improvements to the housing, installation of piped water and sewage for each house and communal services like schools and health care centers. This comprehensive upgrading also includes the provision of legal tenure of the land to the occupants.

SDFN and NHAG only engage in such comprehensive informal upgrading through a holistic, bottom-up, community-based approach. Therefore, all houses constructed by SDFN and NHAG have amongst many other things toilets, shower, sewage system and legal tenure. This whole concept of informal settlement upgrading in Namibia implies increasing support by the Namibian government that the settlement to be 'upgraded' is legitimate and that the inhabitants have a right to live there.

The current informal settlement upgrading initiatives by SDFN/NHAG, in collaboration with the Alliance and municipal authorities include important lessons. The bottom-up approach through which SDFN/NHAG finance and realize their projects could be particularly instructive for others in learning how to comprehensively involve communities, authorities and other stakeholders.

National Alliance for Informal Settlement Upgrading (Alliance)

NHAG is a founding member of the National Alliance for Informal Settlement Upgrading (Alliance), which was launched by Madame Monica Geingos, First Lady of the Republic of Namibia, in February 2020. The National Alliance for Informal Settlement Upgrading is "a partnership approach to scaling up security of tenure and housing opportunities through co-production between organised communities, local and regional authorities, central government, and universities"⁹.

The Alliance aims to expand their efforts nation-wide and in its concept note from September 2019 states its vision "to improve the tenure security, services and living conditions in informal settlements and prevent future informal settlement growth in Namibia by 2030"¹⁰.

*Namibia National Housing Policy, reviewed in July 2009*¹¹

"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".

Alliance partners include a wide range of stakeholders: NHAG, SDFN, community bodies, ministries, local authorities, NGOs, academic institutions, professional bodies, private sector and international partners. For Phase 1 (2019-2020) the Alliance was aimed at strategy formulation through implementation of informal settlement upgrading and Greenfield development in all regions as well as curriculum building. Due to the COVID-19 pandemic in Namibia in 2020 implementation of this first phase had to be partially adapted.

For further information please contact:

nationalalliance@nust.na

⁸ David Satterthwaite, Upgrading Informal Settlements, December 2012, https://www.researchgate.net/publication/288162949_Upgrading_Informal_Settlements

⁹ <http://ilmi.nust.na/national-alliance>

¹⁰ <http://ilmi.nust.na/sites/default/files/National-Alliance-for-Informal-Settlement-Upgrading-DRAFT-3.pdf>

¹¹ https://www.ohchr.org/Documents/Issues/Housing/sub-nationalgovernments/201114_Response_Namibia2.pdf

COVID-19 Response Unit by the Alliance

From March 2020 until May 2020 plenty of responses concerning the COVID-19 pandemic took place, as “preparatory measures” by various stakeholders. At that time the effects of the virus in informal settlements in Namibia were yet to be seen. The pandemic made it very obvious that local responses, grounded in communities and their skill and knowledge of the situation on the ground, were the best way to respond in conditions where official responses were likely to fall short due to structural factors¹².

As of May 2020, before COVID-19 reached informal settlements in Namibia, the National Alliance for Informal Settlements Upgrading (Alliance) had developed a COVID-19 Strategy¹³ and formed a COVID-19 Response Unit. The overall goal of this COVID-19 Response Unit is to identify conditions, constraints and opportunities, through establishing a distributing network between stakeholders involved in informal settlement upgrading: informal settlement communities, local and central government, and other relevant partners. The Unit is based at the Namibia University of Science and Technology (NUST). Activities/implementation of this Unit started after the reporting period of this annual report.

CLU(N_Z) Project

CLU(N_Z) stands for “Community Led Upgrading (Namibia_Zambia)” and brings together Namibian and Zambian academics (from various fields, including architecture and spatial production, housing, town planning, and urban development), NHAG, SDFN, People’s Processes for Poverty and Housing from Zambia and various community members. The research project investigates tools and techniques for participatory engagement as well as transdisciplinary approaches to community led informal settlement upgrading. Using the example of Dordabis: Dordabis was selected to be a one of five study areas in the CLU(N_Z) research project together with NUST. In June 2019 the research team went to Dordabis to facilitate, together with SDFN youth, an Urban Dream Workshop where the community used different tools such as mapping, art and spoken word to explore the realities of their settlement as well as planning for what they would want for their settlement in the future.



¹² https://unhabitat.org/sites/default/files/2020/05/iasc_interim_guidance_on_public_health_measures_for_covid-19_in_low_capacity_and_humanitarian_settings_final_.pdf

¹³ <http://nationalalliance.nust.na/sites/default/files/2020-04/National-Alliance-COVID-19-Strategy.pdf>.

Informal Settlement Upgrading Initiatives: Communities with NHAG, SDFN, NUST and Local Authorities

Year process started	Region	Town	Settlement	From layout to Residential plots	Relocation No of Households	Household Numbers	Population	Average No of people per household
2016	ERONGO	Karibib	Usab	675		623	1764	2.8
2019		Henties Bay	!Goas	228	216	444	1332	3
2016	OSHIKOTO	Tsumeb	Kuvukiland	1678		2368	9472	4
2019	KUNENE	Outjo	Ehangano	675		496	1688	3.4
2016/2020	OHANGWENA	Helao Nafidi	17 Location + Greenfield	661 (overall) 496 (occupied)	186	586	1556	2.7
2019	HARDAP	Mariental	Donkerhoek			134	670	5
2019			Donkerhoek own risk			446	1033	3
2019			Ombilli			458	1832	3
2019			Oshiwana penduka			373	987	4
2019			Ombili Own Risk			637	1274	2
2019			Takaranania			298	1101	4
2019			Takaranania Own Risk			346	1038	3
2019	OKAVANGO WEST	Rundu	Ngwangwa			83	488	5.9
2019		Rundu	Sikanduko			2049	10245	5
2020	OTJOZONDJUPA	Otjiwarongo	Eie-Risiko			1044	4176	4
2018	OMAHEKE	Otjinene	Ozohambo			624	1248	2
2012		Gobabis	Freedom Square	1088		1088	3072	3
2017		Gobabis	Tuerijandjera			431	1724	4
2014		Gobabis	Kanaan A+B			514	1542	3
2014		Gobabis	Kanaan C			1460	4380	3
2018	KHOMAS	Dordabis	Dordabis			228	838	3.6
	9 Regions	10 URBAN AREAS	26 INFORMAL SETTLEMENTS	5,005	402	14,730	51,460	3.5

The partnership between the Shack Dwellers Federation and the Namibia Housing Action Group has become a well known example of bottom up urban development. Just consider the work of NHAG and SDFN in informal settlement upgrading in Gobabis: it may well be one of the most studied cases in Namibia's recent urban development. Namibian authorities recognize more and more that community based housing approaches cost-effectively improve the livelihood in the informal settlements.

Dr Anna Muller Co-Director of NHAG

Government support to Informal Settlement upgrading

The overall financial support from the Namibian Government/Ministry of Urban and Rural Development (MURD) to the Twahangana Fund for house construction and informal settlement upgrading has increased within the last years. With a contribution of N\$ 20,305,000.00 in the financial year 2019/2020 it was the highest support by the Namibian government to the Twahangana Fund so far. Financial or technical support for informal settlements upgrading is conventionally channelled through local authorities.



Informal Settlement upgrading in Karibib-Usab



Government support – Informal Settlement Upgrading Services installed since 2017

	Services: Budget for informal settlement upgrading and Greenfield development	Number of households	Amount in N\$
2017-2019	Gobabis	1088	10, 000, 000.00
2019/2020	Karibib	700	5, 000, 000.00
2019/2020	Helao Nafidi (186 households on a Greenfield, 310 households in informal settlement upgrading)	496	1, 000, 000.00
2019/2020	Walvis bay	68	1, 000, 000.00
Total		2352	17, 000, 000.00

Freedom Square – Informal Settlement Upgrading in Gobabis Update from June 2020

The community of the Freedom Square settlement comprises 4,173 inhabitants on a 60-hectare site¹⁴ which is situated north of Gobabis. In July 2012 the community, through the Community Land Information Program (CLIP), obtained data about enumeration and mapping to express their anger and frustration at proposed relocation by the municipality.

Subsequently SDFN and NHAG engaged with all stakeholders involved and promoted the community-lead, bottom-up approach of an informal settlement upgrading process at Freedom Square. NHAG and SDFN with the Gobabis Municipality successfully approached the government to support the Freedom Square Upgrading Project financially as a pilot project. In Freedom Square, the re-blocking plan meant that most had to move from their original positions but that all would be accommodated on the site.

Freedom Square successfully paved the way through on-site learning-while-doing for the upscaling of informal settlement upgrading throughout Namibia. Currently SDFN and NHAG are facilitating upgrading in 26 informal settlements in Namibia.



Construction of concrete signs for gate valves and fire hydrants is also done by SDFN/NHAG



Services layout of Freedom Square

A meeting between Gobabis Municipality, SDFN, NHAG and community representatives took place on 9th March 2020 to review the upgrading process/progress and to determine the way forward and where improvements are needed. All stakeholders were pleased to have the chance to take stock of achievements and challenges, to discuss the best way forward and to draw from lessons-learned. A positive example is that a team of students from NUST and the Katutura College of the Arts approached the Gobabis Municipality with assistance from NHAG and international cooperation to develop and improve the settlement's public open spaces. The project was participatory in its design and construction, with the municipality providing technical and logistical assistance.

Gobabis Municipality is planning the handover of land hold title certificates to 1088 households through Flexible Land Tenures. The Council approved the construction of houses to start in Freedom Square and building work was started in June 2020.

The Gobabis municipality was so pleased with the pilot project at Freedom Square that officials are planning the continuation of this upgrading at other informal settlements.

¹⁴. Co-producing land for housing through informal settlement upgrading- lessons from a Namibian municipality (March 2020) by Guillermo Delgado, Anna Muller, Royal Mabakeng and Martin Namupala

SDFN Youth



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 overall more than 43 000 members and they have saved up to N\$ 60,000 for land. The youth is particularly involved in the Community Land Information Program (CLIP) and Know you City TV to collect data and video footage towards scaling up informal settlement upgrading.

They are very active and visible in fundraising activities, to sustain themselves as youth organization within SDFN, to pay tuition fees and to do youth projects. Currently SDFN Youth is active in the regions of Khomas, Omaheke, Erongo, Karas and Kavango East.

COVID-19 Activities

SDFN Youth was especially active in various previously mentioned COVID activities. SDFN youth has a well-established information network that could efficiently spread verified information, guidelines and activities from the onset of the pandemic. The youth also reached out to other community members for which they received lots of positive feedback. In June/July 2020 the Nutrition and Food Security Alliance of Namibia (NAFSAN)¹⁵, ELOOLO Permaculture Initiative¹⁶ and the Living Permaculture project¹⁷, with input from SDFN youth, facilitated the training of community members on nutrition and back yard gardening. Aside from many SDFN members losing their jobs due to COVID-19, it is often difficult for members of the informal settlement community to afford a healthy diet. The purpose of this training and workshops was to talk about the importance of nutrition and to increase backyards gardens in the communities. SDFN Youth members took the lead in these activities and became trainers for nutrition and back yard gardening.

Backyard Gardening

A backyard garden refers to a small portion of land that one can use to grow fruits and vegetables within a limited space. Backyard gardening introduces the idea to shack dwellers that they can use their limited space where they live to start small fruit and vegetable gardens.



The Shack Dwellers Federation used the difficult situation of the COVID-19 pandemic as an opportunity to talk and listen to communities in informal settlements in order to find out what they need, want and propose. And we did not only talk to our SDFN members but to everybody. That's why 12 new SDFN savings groups were established during COVID-19.

Tresia Shikongo, SDFN Youth Facilitator in Windhoek City

¹⁵ <http://www.nafsan.org>

¹⁶ <https://www.eloolopermaculture.com>

¹⁷ <https://livingpermacultureproject.wordpress.com>

Cooperation with National Public Sector

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 various local authorities have started to appreciate the benefits, and cost-efficiency, of participatory planning as opposed to a top down approach to planning.



NHAG and SDFN have served in their long history on various high-level committees such as National Habitat committee, National Housing Advisory Committee, Mass Housing Committee on Blueprint and have attended international conferences such the UN-HABITAT and others through funding by the MURD. Honourable Ministers are also invited to officially hand over houses to federation members during events.

Fewer and fewer authorities remain reluctant to support this community-led approach. Despite the invaluable political shift the recognition of informal settlement upgrading processes has brought about, authorities often remain complacent and treat SDFN/NHAG as an outsider/consultants rather than an active partner. But one of many noteworthy, positive examples of successful cooperation between the national public sector and SDFN/NHAG took place in December 2019 when the Usab Informal Settlement Upgrading Committee in Karibib received a certificate of appreciation from the Karibib Town Council.



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 has 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. A Memorandum of Understanding (MoU) was signed between SDFN, NHAG and Aranos Town Council, officiated by Hon. Derek Klazen, Deputy Minister of Urban and Rural Development in February 2020.



Exchanges, Sharing, Learning by Doing

Local and International Exchange/Networking

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 saving 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 and 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. It has to taken into account that many meetings, especially international and regional ones, were cancelled from March 2020 onwards due the state of emergency, travel bans, assembly bans and limited access of federation members to internet. Others were held virtually, like the SDI board meeting in March and SDI Network meeting in May.



Briefing meeting with //Kharas Governor and Heinrich Amushila, NHAG in June 2020

House Opening Events



House opening in Helao Nafidi by Deputy Minister of Urban and Rural Development, Dereck Klazen, August 2019



House Opening of 46 Federation Houses at Otiwarongo by former Minister of Urban and Rural development, Peya Mushelenga, December 2019



House opening of Federation houses in Onawa (Oshakati) by Prime Minister Saara Kuugongelwa-Amadhila, March 2020



German Federal Minister for Development met SDFN/SDFN Youth

German Federal Minister for Development Dr. Gerd Müller visited SDFN projects in the informal settlements of Windhoek in September 2019. He met several stakeholders to learn about the current situation, ongoing projects and challenges. Tresia Shikongo, SDFN Youth facilitators in Windhoek City, guided the Minister around and provided him with detailed and current first-hand information.

German Federal Minister for Development Dr. Gerd Müller with SDFN Youth Facilitator Tresia Shikongo (middle)

COVID-19 Strategy meetings

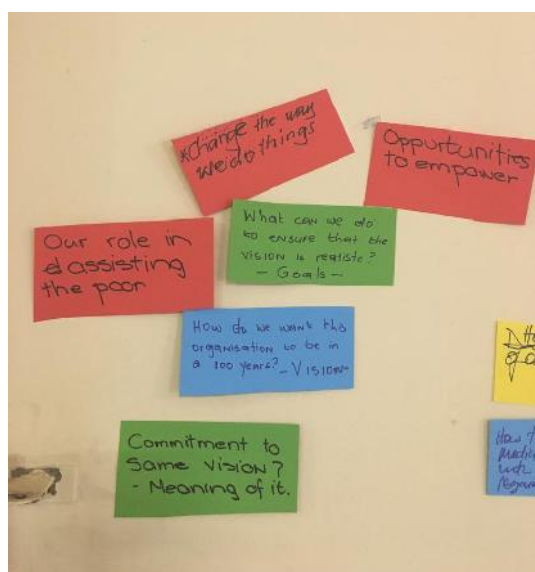
SDI, South Africa set up a virtual meeting with Namibia, Botswana and Zimbabwe Federation in April 2020 to share strategies on COVID-19. SDFN and NHAG implemented several ad-hoc measures with the support of SDI and other funders like the distribution of hand-sanitizer, water tanks and tippy-taps. SDFN Youth did a tippy tap challenge to teach community members how to do their own tippy tap.



Managing NHAG



▲ NHAG has the legal status of a trust with 10 full time employees supporting SDFN financially, technically, through linking the community to the formal sector and administering the Twahangana Fund.



In February 2020 NHAG staff went on a staff retreat in Gobabis for two days, which was moderated by the board member, Mr. Nathanael Araseb. The main purpose of this staff retreat was organisational development of NHAG, to refresh and build a vibrant NHAG team, supporting the work of the Federation and to clarify the mandate/role of all employees, including management. In a follow-up workshop in Windhoek in March 2020 clear action points were formulated, such as the improvement of external communication.

NHAG launched a new website, after the reporting time of this annual report in November 2020: <https://www.shackdwellersnamibia.com>

Principles of NHAG and SDFN:

- Low-income communities have capacities and they use these to empower themselves to participate in and manage their own development, starting with their own money and knowledge.
- Women take a central role in organizing and leading the organization on local, regional and national level.
- Inclusivity in practices: One principle followed is to reach the very poor. The organizing tool is around small regular savings and regular meetings, instead of fixed amounts.
- Inclusivity in informal settlement and other community-led upgrading initiative including both federated and non-federated saving groups and non-savers in informal settlements.
- Ongoing engagement of the government and other stakeholders to support community initiatives and building partnerships to reach inclusive urban development

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: Mr Heinrich Amushila

Board Member: Mr Erastus Amakali

Board Member: Mr Nathanael Araseb

Board Member: Hon. Maureen Margreth Hinda, MP, Namibia's Deputy Minister of Home Affairs and Immigration

Board Member: Mr Onni-Ndangi lithete

Board Member: Ms Naomi Simion

Board Member: Mr Onesimus Nekondo



Chairperson
Mr. Danie Botha



NHAG Co-Director, Exco Office
Dr. Anna Muller



NHAG Co-Director, Exco Office
Mr. Heinrich Amushila



Board Member
Mr. Onni-Ndangi lithete



Board Member
Onesimus Nekondo



Board Member
Mr. Erastus Amakali



Board Member
Mr. Nathanael Araseb



Board Member
Hon. Maureen Margreth Hinda,
MP, Deputy Minister of Home Affairs
and Immigration

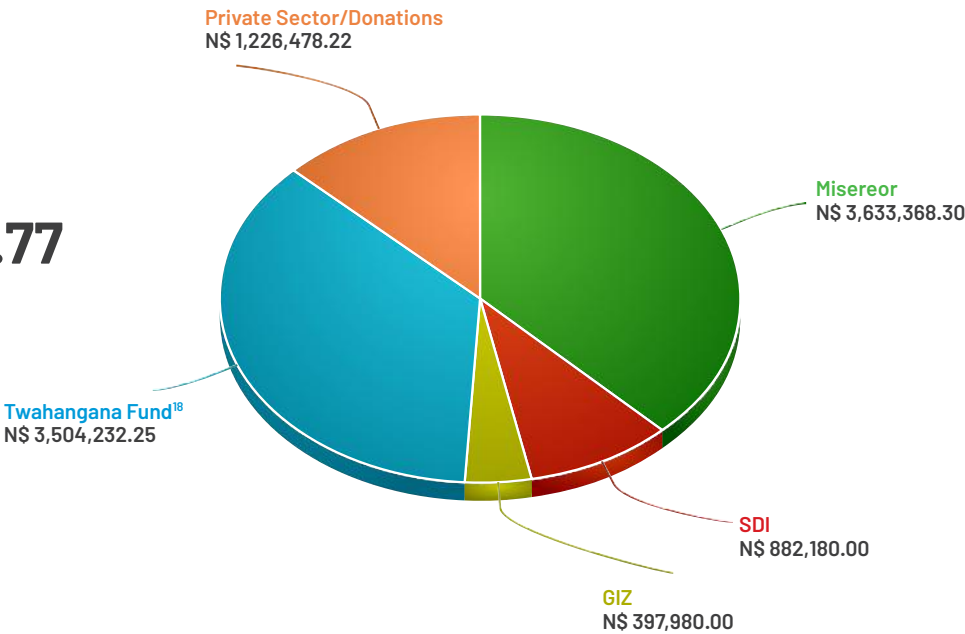


Board Member
Ms. Naomi Simion

NHAG Income

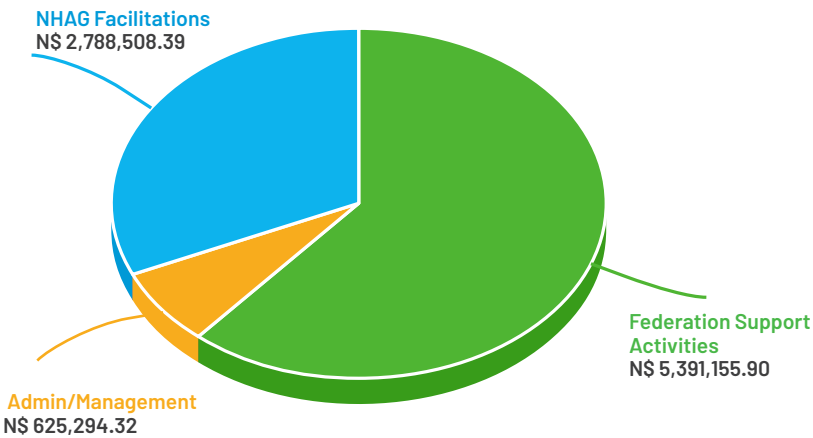
July 2019 to June 2020

Overall Budget:
N\$ 9,644,238.77



NHAG Expenses for Core Activities

July 2019 to June 2020



Total Expenses of Core Activities:
N\$ 8,804,958.61

- Federation Support Activities
N\$ 5,391,155.90
- Admin/Management
N\$ 625,294.32
- NHAG Facilitations
N\$ 2,788,508.39

¹⁸ Including local contribution to co-funded projects.



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