

**Annual Report**  
**SDFN/NHAG**  
**July 2011 – June 2012**

## **ACKNOWLEDGEMENTS**

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## 1. Introduction

The poor communities in Namibia continued to organise themselves and taking part in their own development. The Namibian federation has managed through a pragmatic approach to embark on a sustainable process of involving themselves as poor people which is making an impact on national level. Flexible and simple capacity building approaches by learning from practice and allowing the community to drive the process have brought change to the community. The achievements of the community in Namibia in securing, land, finance through the Poor People's Fund, the Twahangana Fund and shelter, managing the Twahangana Fund and savings were the result of these accessible approaches. This has led the Namibian federation to gain international recognition of the importance for the role of the poor in their own development. The UN- Habitat Scroll of Honour award was awarded to the National Facilitator of the Shack Dwellers Federation of Namibia (SDFN), Edith Mbanga in October 2011 in Mexico. Following the international award Mbanga was named the Windhoek Lager Ambassador of the year 2011 in 2012 for the Namibian Breweries as an ordinary Namibian who went that extra mile to enhance the lives of fellow citizens.



During this period, Federation members in Namibia increased their access to business loans significantly to improve their livelihoods. Income generating loans from the Twahangana Fund increased and as a result more members started their own businesses and are taking ownership of their own resources. A significant breakthrough was also made with the City of Windhoek, concerning increased involvement of the poor in their own upgrading.

The information for this report is derived from:

- The regional reports combined during regional meetings in June 2012. These reports of activities and progress in the regions are combined on network, regional and national level.
- The national report combined at the bi-annual national meetings of the Shack Dwellers Federation of Namibia. The meeting took place on the 23<sup>rd</sup> -24<sup>th</sup> of June 2012 and cover the information and activities of the previous 6 months ending December 2011
- The meeting summaries from the regions are submitted for each exchange with each regional financial report, and

A photograph showing a hand holding a ruler next to a table titled "NATIONAL SAVINGS". The table compares data for December 2011 and June 2012. The data includes the number of groups, men, and women, as well as savings, bank, and charges. To the right of the table, there is a list of categories: Groups, Men, Women, Borrowed, Paid to Credit, Capital, Interest, and Charges.

	DEC 2011	JUNE 2012
No Groups:	653	723579
Men:	19556	18222
Male:	7080	6578
Female:	12476	11704
Savings:	129,176.28	11,278,218.46
BANK:	16,398.37	8,688,144.08
Sho:	300,759.40	2,566,065.78
CHARGES		24,006.84

NHAG record and combine the information every 6 months.

- NHAG 6 months staff reports.
- The Twahangana Financial report and list of loans.
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## 2. ORGANIZING COMMUNITIES THROUGH SAVINGS

Communities' demonstrated financial strength by increasing their savings with N\$ 2,241,059.27 within the 12 months period - exceeding their savings with N\$12 million in total. Membership also increased with 723 totaling at 19,579 households of which 66% are women. A total of 643 groups reported their saving, which resulted in an increase of 40 saving groups during the year. The saving groups managed savings according to their needs. All groups are participating in the regular small saving activities which entitle them to form part of the Shack Dwellers Federation of Namibia. Groups in the larger urban areas are also saving to buy land and install services. Below are the tables from June 2012 and June 2011.

### June 2012

Regions	Saving	Members	Female	Male	groups	Land
Caprivi	519,062.74	1057	820	237	38	18,862.24
Kavango	290,278.69	955	758	197	38	90,974.00
Otjozondjupa	409,001.42	2036	1385	651	60	99,422.96
Oshikoto	805,445.90	1230	972	258	47	
Ohangwena	184,162.34	413	343	70	54	
Omusati	801,676.72	1467	1231	236	50	730
Oshana	746,934.98	1065	927	138	43	
Kunene	679,372.35	320	236	84	9	32,938.61
Karas	118,336.71	982	749	233	37	
Hardap	68,710.63	348	233	115	18	
Omaheke	272,521.22	1178	790	388	38	109,216.64
Erongo	800,651.73	2302	1514	788	70	337,670.69
Khomas	369,486.54	6226	2812	3414	141	2,651,502.76
Sub Total	8,702,345.66	19579	12770	6809	643	3,341,317.90
Land saving	3,341,317.90					
Total	12,043,663.56					

June 2011

Regions	Saving	Members	Female	Male	groups	Land
Caprivi	214,883.25	996	778	218	74	18,547.11
Kavango	211,807.52	1176	928	2248	46	
Otjozondjupa	380,749.79	1383	996	387	51	4,094.40
Oshikoto	729,626.81	1341	1049	292	48	
Ohangwena	205,529.79	524	450	74	29	
Omusati	514,909.41	1149	983	166	41	
Oshana	458,651.41	1150	1003	147	46	631.00
Kunene	64,347.20	350	272	78	9	
Karas	102,736.77	1047	785	262	35	9,006.87
Hardap	73,253.38	353	236	117	13	4,110.00
Omaheke	351,412.53	1082	801	281	28	389,111.82
Erongo	546,465.40	2239	1408	831	53	493,479.05
Khomas	2,926,024.67	6,066	3352	2714	130	2,377,545.27
Sub Total	6,780,397.93	18,856	12,403	6,453	603	3,022,206.36
Land saving	3,022,206.36					
Total	9,802,604.29					

### 3. EXCHANGES: SHARING, LEARNING BY DOING

Exchanges are when communities develop confidence and pride while learning from and teaching each other, by doing the work. Awareness and skills needed to improve the living conditions of the members are shared during local, national and international exchanges. From these exchanges Namibian communities learn how to save daily, collect information, map and plan settlements, and most importantly the poor people have realized they can do things for themselves.

*Edith Mbanga reflected on how the Federation developed in Namibia: "The exchanges helped us a lot by learning from others. Groups coming to visit us and we visited India and learned daily savings which I committed myself to implement it in Namibia. And I started with Ombili that's where we found members coming together from different settlements and I asked them to go back to their informal settlements and start saving groups there. This is how we were able to establish saving groups in all the informal settlements in Windhoek. It*

*is true what Meme Albertina said, people really did not believe that they will eventually get a house from one dollar saving per day."*

*Albertina Sheuyange from Okahandja Park explains "In 2005 our group got house loans and through exchanges we learned from other groups how to manage loans and the whole construction process".*

### **3.1 Local and National Level exchanges**

938 learning and strengthening visits took place in which 3,631 members visited other groups and 23,363 people were involved in the various learning and sharing between communities. 76% of the people participating in the meetings were women. The majority of the members, who improved their skills through exchanges, learned more about savings, bookkeeping, brick making and the construction of houses, the collection of data as part of the Community Land Information Program (CLIP), and managing the group loans were some of the new practices learned in the community through exchanges.

### **3.2 Shack/Slum Dwellers International (SDI) meetings and international exchanges**

SDI Hub meeting took place during the Namibian national meeting 9-11<sup>th</sup> July 2011. Angola, Zambia, Zimbabwe, Swaziland, Malawi and South Africa participated in the meetings. The participants visited various community groups, mostly those with land and houses. During the hub meeting the SDI members considered their progress since their meeting in February and each country gave a report. The participants also focused on the health component, encouraging the Namibians to incorporate that into their program. It was proposed that exchanges should be facilitated to support this initiative in Namibia.

A meeting with support organizations (NGOs) of SDI affiliated Federations took place 2-4 November 2011 in Stellenbosch and included the presence of two NHAG officials. Discussions around financial and narrative reporting with the Secretariat took place. During the meeting the shift of the SDI affiliates to facilitate in-situ upgrading was discussed. This



approach enables an impact on a larger portion of the urban poor, than when only focusing on green field's developments. This prepared the NGOs for the second phase of the events whereby city and government officials participated with the community in partnership exchanges related to upgrading experiences.

#### **Learning and sharing about informal settlement upgrading**

The SDI with NGO affiliates increased exchanges through the extension of support through the Urban Poor Fund International and the City Wide Upgrading Program. These included

exchanges to Cape Town and Stellenbosch, as well as Malawi to share experiences with Arif Hassan from Pakistan.

Following the NGO meeting the SDI hosted a partnership exchange to Cape Town, Stellenbosch and Franschoek the 7-9 November 2011. The delegation from Namibia included a Councilor, Town Planner, Community Worker and a Property Officer from the City of Windhoek, an official from the MRLGHRD Housing Division, a Polytechnic lecturer, two members from the community, two SDFN members and two NHAG staff members. This exchange formed part of the learning from the City Wide Upgrading Program of the SDI. Seven municipality from three countries participated in the exchange. The program included visits to informal settlements that are upgraded in Cape Town and Franschoek as well as meetings with officials and councilors from Cape Town and Stellenbosch.

Lessons learned were shared on a daily basis amongst the Namibian group. One member from the community learned: *"First in doing our surveys we will know how many we are. We have many needs in Okuryangava like toilets. From what we learned here is that we do not have a relationship in our community we need to build a relationship to improve our community."*

A City official shared that *"I have learned that communities can own the process - they are using their information like how many they are, the number of employed, how they spent money and people know their information and it does not disappear within offices"*



The proposal made from the Namibian delegation included that the City of Windhoek incorporates partnership into their activities and facilitate public participation by involving the community in the surveys.

*During the one day workshop one of the delegates remarked that "There is a problem to talk about the poor's 'self-reliance' when the issue actually lies with the state's orientation. Political space is opened to engage around delivery priorities and this is a two-way process; both the state needs to be held accountable, and citizens, demanding basic human rights, need to be proud and organized. One of the main reasons why the partnerships fail to deliver is that the departments don't understand the difference between upgrading and housing delivery". (Quoted from SDI Blog <http://www.sdinet.org/blog/2011/11/>)*



As an outcome of the exchange two communities in Okuryangava in the City of Windhoek completed and presented their socio-economic surveys as part of the CLIP. The City of Windhoek staff and councilor participated actively in the process.

**Zambia:** The Zambian Federation, their supporting NGO with their Local Authority representatives visited Namibia for a learning exchange during November. The learning exchange included the Mayor and Deputy Director (Planning) of the Ndola City Council, the aim was to learn about land allocation, construction of low cost housing, enumerations, informal settlement upgrading and how community works with the Government institutions. They met Local authorities and federation members in Windhoek, Ondangwa, Eenhana, Oshakati and Outapi and learned how the two parties collaborate to ensure that the poor are included in the development of the towns. The visitors participated in the Outapi house opening and observed the hand-over of the donation from government to the Federation. They were motivated to work in partnership with the communities and put pro-poor strategies in place.

**Lilongwe, Malawi:** The Cities Forum on City Wide Slum Upgrading took place from 23<sup>rd</sup> to 25<sup>th</sup> of January 2012 with seven delegates from Namibia as well as delegates from Malawi, South Africa, Zambia and Zimbabwe. The exchange from Namibia included a CLIP team member from DRC, Swakopmund and Ehangano, Windhoek; a Councillor and an official from Swakopmund Municipality; an official from the City of Windhoek; a Land Management lecturer from Polytechnic of Namibia; and a NHAG staff member. Malawi cluster development plans were presented and countries shared progress and lessons learnt on slum upgrading, focussing on the role of the community in the process and partnership building with local authorities. In country group discussion, Namibia appreciated and gave credence to the initial recognition of informal settlements by the local authority, the importance of getting to know the community who is to own and actively participate in the process, the step-by-step process of upgrading (filling the gaps) with formalisation as the end goal, local authorities are to engage in the partnership where interventions have been identified by communities, and the role of the community in influencing national policy. Arif Hasan shared his experiences in interventions in Karachi, Pakistan, planning beyond academia, and the role of communities, local authorities and government in slum upgrading. A break-away session was also held with delegates from the various academic institutions participating. The Namibian delegation visited project sites and attended an informal settlement network meeting in Mtandire on 26 January 2012.

**Zimbabwe:** One Windhoek City official, one NGO and two Federation members participated in the City to City exchange in Harare to discuss city upgrading: how to facilitate affordable houses to poor communities and also to learn from the City of Windhoek about the Built Together Program and the relationship the City developed with SDFN. This formed part of the preparation for a Gates Foundation city wide upgrading project in Harare focusing on the development of a financing facility.

**Swakopmund:** Two South African federation members and the local team participated in the learning exchange that took place in Mondesa on the 2<sup>nd</sup> to 8<sup>th</sup> December 2011. Twenty members were trained by NHAG and the local team how to fill in questionnaires (socio-economic survey) and how to do structure numbering. The South African team stated that



they have learned a different way of structure numbering from the Namibians. They were also impressed with the large number of the community participating in CLIP. As expressed by Washila Baker: *“There are a lot of people here who go to work every day but they still make themselves available for enumeration which is really good for the community, it really shows that they are part of their own development”*.

#### **Learning and sharing focusing on savings**

**Johannesburg:** Two Federation members and one NGO representative attended the handing over of two Rural and Urban Poor (FEDUP) houses and one government house at Orange farm in Johannesburg. The three countries (Namibia, Botswana and Swaziland) participated in a savings exchange in different provinces. The Namibian team went to Hartebees in Lethabong where they took part in a door to door saving (Ntsukusonke) and learned how saving groups balanced their books with statements they get from the banks.

**Kenya, Nairobi-** A Savings conference took place in Kenya from the 4<sup>th</sup>-6<sup>th</sup> of February 2012. The primary role of the conference was to talk about the saving structures of the countries involved: to see similarities, challenges and to learn from each other. SDI Countries talked about the procedures and saving systems, saving structure link with federation structure, saving and slum upgrading and how to link Savings with UPFI. One NHAG staff member attended with a Federation member.

#### **SDI Council and Board meetings including more lessons learn on upgrading**

**Cape Town:** The SDI Council and Board meeting took place on the 14<sup>th</sup>-15<sup>th</sup> May 2012 in Cape Town to address issues such as: federation reports, SDI funded projects, preparations for Word Urban Forum and NGO funding challenges. During the exchange to Cape Town the delegation met four Informal settlement communities who did re- blocking to enable the people to improve their living conditions. They focused on improved sanitation, safety measures for the households and access roads to respond to emergencies. These households decreased their vulnerable situation through this exercise. Some of the households, who are not in road zones or other unsuitable land, can also look forward to improve their tenure and structures in the future.

#### **4. HOUSE CONSTRUCTION AND PROJECTS**



NHAG technicians supported the federation with training in costing, measuring of houses, construction of houses and service installations. Drawings and maps were prepared as follows: 24 for Okongo were submitted and approved. 30 for Tsumeb, 39 for Kalkfeld and 36 for Swakopmund were submitted but are waiting for approval.

The tables below illustrate the construction of houses during the period:

Houses completed in the period receiving loans before June 2011

Towns/areas	completed
Mariental	2
Okatupapa	7
Ongongoro	2
Otjikango?	12
Ovitjete	2
Stampriet	1
Windhoek	6
<b>Total</b>	<b>32</b>

**July 2011-June 2012**

Town	In preparation	Under construction	Completed	Total
Aminius			11	<b>11</b>
Eenhana			<b>22</b>	<b>22</b>
Gobabis		22	15	<b>37</b>
Grootfontein			25	<b>25</b>
Hoachanas			<b>28</b>	<b>28</b>
Keetmanshoop			13	<b>13</b>
Nkurenkuru			39	<b>39</b>
Okongo	<b>16</b>			<b>16</b>
Omaruru			7	<b>7</b>
Ondangwa	<b>2</b>			<b>2</b>
Oshakati			1	<b>1</b>
Otjinene	1	23	56	<b>80</b>
Otjozondupa east			<b>44</b>	<b>44</b>
Outjo			23	<b>23</b>
Rundu			1	<b>1</b>
Windhoek			6	<b>6</b>
<b>Total</b>	<b>19</b>	<b>45</b>	<b>291</b>	<b>355</b>

Construction activities took place in 18 urban areas and four rural constituencies. A total of 323 houses were completed during the year (291 from new loans and 32 that were started the previous year) while 45 houses are under construction and 19 households are still preparing for their construction. The challenges of accessing enough capital had to be overcome and this was done with bridging finance from Urban Poor Fund International

(UPFI) of the SDI. This enabled the Otjinene group to start their construction by the end of 2011.

Planning and coordination of the building activities took place in the regions through exchanges. Building teams were also trained. Houses under constructions were followed up and inspected as well as service installation.

The clay houses in Henties Bay came under discussions during meetings with groups in January and February. As the clay contained salt, the quality of the houses was not satisfactory. It was proposed that the owners borrow money to build cement houses and that their repayments can be utilized to assist with the process. The group did not proceed with any proposals.

#### **Piloting construction of toilets:**

An initiative to start the piloting of the toilet construction was introduced, but the Greenwell Matongo C saving groups who requested the project could not continue with the project as the City of Windhoek council put a moratorium on the allocation of land to saving groups.

### **5. TWAHANGANA FUND**



The Twahangana Fund serves as a financing tool for low-income Namibians who have the determination to change and improve their lives. The Federation advocates that poor people participate in the decision-making process in order to ensure that their livelihood priorities are reflected in the development and management of the fund. This Poor People's Fund helps the members to develop greater ownership of their money and of their lives, as the

members are able to make the rules and decisions about how to use the fund and its resources.

The fund is generating the bulk of its money from member's repayments, direct government contribution and linking with the government's Build Together Program. The Ministry of Regional Local Government, Housing and Rural Development tripled the grant for the year's budget 2011/2012 and a donation of N\$ 3,5 million was made to the Federation of which N\$2,6 million was allocated to house loans and the remainder N\$900,000 to activities of the Federation.

The total amount of loans made available during the year were N\$8,959,840.80 to 909 households which is more than double than the previous year (when 413 household benefited), 355 households accessed house loans, 439 households received small business loan and 115 received service loans.

UPFI (Urban Poor Fund International) pre-financed the construction of the 80 houses mentioned above while an application for the Built Together Funds was submitted. The Twahangana fund returned N\$1,000,000 to the UPFI which was part of the money advanced in February to the Twahangana Fund. The MRLGHRD made their donation during the house opening in Outapi. A total of N\$11, 08 million was received during the period, of which 35% (N\$3.9 million) was member repayments. Small business loans increased to more than double the previous year when only 185 households took up these loans to increase their incomes.

**Total Income to support loans for this period was:**

1. GRN( MRLHGRD)	2,600,000.00
2. Members Contribution	100,835.45
3. SDFN Loans Repayments	3,906,950.56
4. UPFI- Shack Dwellers International	2,546,445.08
5. Prime Minister Nahas Angula	1,200.00
6. Selavip	148,864.30
7. Walvisbay Municipality (Build Together)	1,780,000.00
<b>Total Income for loans received</b>	<b>11,084,295.39</b>

**Loans out for the 12 months period ending 30 June 2012:**

Type of loan	Households participation	N\$
House loans:	355 households received	7,746,692.30
Small Business Loans:	439 households received	877,338.40
Services Loans:	115 households received	335,810.10
<b>Total loans through the Twahangana Fund</b>	<b>909 beneficiaries received</b>	<b>8,959,840.80</b>

**Twahangana meeting**

*"It is important to come together and talk about our fund because some members are getting loans and are not paying back. We need to know if people are paying back and if we are able to give out money to more members."* (According to a member participating in the meeting)

Two national Twahangana meetings took place during this period. In September 2011 the rural program was reviewed in Otjozondjupa East when delegates from all the regions met the networks to assess the progress in the regions. The network meetings were followed by



report back session where the members shared how the networks strengthened their reporting and repayments and support each other with exchanges. The groups identified problems like the lack of sharing of information and identified steps to improve their knowledge. All the regions shared their reports and the progress on repayment and reporting.

A second national Twahangana meeting was held in Tsumeb on the 24<sup>th</sup> March 2012. The aim of the meeting was to review the progress Twahangana fund, report on house loans, small business and service loans, plan the way forward and demonstrate the Build Together relationship between Tsumeb municipality and saving groups. Methods to improve regional reporting were also shared during the meeting. Different issues were raised and addressed such as insurance, importance of the use of reference codes when depositing loan repayments. Small business loans were also one of the main concerns as a large amount of money is given out to members yet information on the practical results on whether people's lives were changed are not visible.



Groups	Borrowed Amount	Paid today	Due
TWATAMEKA	362 300	203 385-21	6544-74
DANDAGO H	356 000	98 800-50	26 534-09
Khaibasen	221 000	42 304-00	2 962-57
Khomas	326 000	44 938-65	8 807-23
Peace Group	291 000	58 801-36	3 840-73
Peace MAKER	327 000	73 873-00	2 982-96
OmWENE Lu Kwafa	367 000	37 415-50	4 622-25
Total	2 250 300	559 513-20	56 296-57
MEMBERS	122		

During the meeting the groups demonstrated an increased capacity to report on their loans. During 2009 the federation for the first time combined a national report which includes N\$ 17 million and by 2012 they manage to report on N\$42 million. This last report in March 2012 by the community included information of 2,518 households out of the 2,839 households who received loans by December 2011. The table below is the report from 197 saving groups in Namibia who are managing their funds and recording payments themselves.

**REPORT COMBINED BY THE SDFN SAVING GROUPS FOR THE TWAHANGANA MEETING IN MARCH 2012**

	<b>TOTAL</b>	<b>TWAHANGANA</b>	<b>BUILD TOGETHER DIRECT</b>
<b>Groups</b>	197	181	16
<b>Member</b>	2,518	2191	327
<b>Male</b>	677	587	90
<b>Female</b>	1,839	1602	237
<b>loan amount</b>	N\$ 42,424,848.94	N\$ 36,180,992.80	N\$ 6,243,856.14
<b>paid to date</b>	N\$ 16,101,764.50	N\$ 13,849,609.03	N\$ 2,252,155.47

Tsumeb became a good example for how the organised community cooperates with the Local Authority regarding the Decentralised Build Together Program Funds (DBTP). It is one of the towns where the savings scheme pay directly to their Local Authorities , but still continue to practice bookkeeping whereby they record their municipal DBTP repayment and share the information within the groups and amongst other saving groups in the network, region and nationally. This capacity increases the accountability of the community to maintain good repayment records, as the groups are able to support each other to follow up with repayment issues.

**Tsumeb Saving Schemes Repayment towards DBTP**

<b>Total number of beneficiaries in 7 groups in Tsumeb</b>	<b>122</b>
Total amount borrowed	N\$ 2,250,300
Total paid to date	N\$ 559,513.20

As a follow up to the meeting the SDFN and NHAG met the MRLGHRD to discuss the outcome of the meeting and the request to share the experiences with other Local Authorities.

The Ministry of Regional Local Government, Housing Rural Development (MRLGHRD) requested NHAG to prepare a report on the funds disbursed by the ministry and how the

funds were used, including the future needs of the organization. This report captures the total income and expenses of the Twahangana Fund since its inception.

## 6. FEDERATION EVENTS

The events during the period included one house opening event and two events to celebrate the signing of agreements.

**House Opening of 63 houses in Outapi:** The Regional Governor of Omusati Sophia Shaningwa gave a speech and hand over the N\$3.5 million cheque as the MRLGHRD contribution to “the upliftment of the living standard of the poor and trying communities in all the regions” on behalf of Minister Jerry Ekandjo. This event was also attended by Mayors from the surrounding towns and the Zambian delegation.



**Kongalend:** SDFN/NHAG signed a financial co-operation agreement with Kongalend (a micro-finance institute) on 3 September 2011 in Okuryangava. The aim of this agreement was to strengthen the micro businesses of the low income especially those who have businesses and wanted to extend them. The implementation was

delayed as this new initiative needs to be in line with the procedures of the Federation and the forming of a team to facilitate the process of strengthening small business activities in the federation. This has not been achieved.



**The Polytechnic of Namibia**, NHAG and the SDFN formalized their 15 year collaboration on the 27<sup>th</sup> of February 2012. The memorandum of collaboration ranges from the surveying of



informal settlements, land use planning, pro poor policy development, support and advocacy as well as research on water and land administration by students from the Integrated Land Management Institute at the Polytechnic.

## **7. SECURING LAND**

One of the main challenges that the Shack Dwellers Federation members encounter is their ability to secure land tenure and shelter. Through savings groups, members are able to join together and accumulate savings. In return, these savings allow members to negotiate more successfully with the municipality for land and housing.

Although all major urban areas in Namibia are still facing major challenges to avail land, steps taken to work closer with the authorities have succeeded. The City of Windhoek remains in a critical situation as the City Council ceased the selling of land to saving groups, pending further investigation. The SDFN made a presentation at a Management meeting and the Council undertook to take the matter further.

Groups in other towns secured land and in total 253 members secured land in Tsumeb, Leaoardville, Omaruru, Okahandja and Grootfontein. By June 2012, the number of households who secured tenure reached 5,015.

### **Negotiations with local authorities**

**Swakopmund:** Two meetings were held with CEO of Swakopmund municipality regarding 5 blocks of land, plans for the two blocks were finalized. Negotiations on land price will start while waiting to obtain approvals for the plans.

**Katima Mulilo Town Council** met with SDFN and community to clarify the land applications for New Cowboy and Choto while also discussing service provision to Zambezi block. Katima Mulilo CEO was supportive of applications and keen to see house construction demonstrating progress in the town.

**Omaruru Town Council:** Members negotiated with Local Authority to start with site preparation whilst waiting for formal approval of the town planning scheme.

**City of Windhoek:** A meeting with City Mayor took place in May. The Mayor proposed a presentation to the entire council.

**Otjimbingwe:** Otjimbingwe Councillor in the Karibib Constituency was approached and requested members to submit their name list for land application.

**Kalkfeld:** Members negotiated with regional council to speed up the land use planning process over a piece of land already allocated to them.



**National Council:** Flexible Land Tenure Bill was approved by Parliament in April 2012 after consultation meetings with the National Council in February 2012.

**NHAG/SDFN** attended briefing on master plan for Oshakati - Environmental impact assessment and stakeholders to work together.



## **8. Community Land Information Program (CLIP):**

The Community Land Information Program aims to provide informal settlement communities with a tool they can use to access and participate in their own development by taking a role in the planning and upgrading of their settlements. This bottom up approach challenges the traditional top down planning approach and also encourages local authorities to take the communities' development needs taken into consideration.

From July 2011 to June 2012 CLIP activities which include enumeration, mapping and data capturing were completed in informal settlements in seven towns while the process was further initiated in four towns (six informal settlements). In support of the CLIP activities, 42 in country exchanges and five international exchanges took place.

During the first half of 2012 two students studying Land Management and Registration at the Polytechnic of Namibia completed their internships as part of CLIP. The interns assisted with the collection, digitizing and analysing of information in the different communities. The information of 18,592 households with data of 70,631 occupants, covering 18 towns with 35 informal settlements was entered into the database. 21 informal settlement community members were trained in data entry using MS Access, while five NHAG staff and students were trained on using the open source GIS software used for digitizing and linking the socio-economic and spatial data.

**CLIP progress:**

Leonardville carried out a survey and used the data collected to negotiate with the village council to reduce the price of the land being purchased. Community members from Windhoek, Gobabis and Usakos went on an exchange to help with training and the data collection.



In Gobabis data collected was used to have individual discussions per settlement on the



Owners BI

Surveyed Result: TW/BI

1. Town: Windhoek  
2. SETTLEMENT: Tweetheni

Households information

No of households surveyed: 72

Gender of the Head of Households

1. Female head of households: 29 (40%)  
2. Male of head of households: 43 (60%)

Total = 72

Population

Average no of person per H.H: 4

Gender of population

1. Females: 140 = 55%  
2. Males: 120 = 45%

Occupation

1. Domestic	7	= 3%
2. Formal	64	= 24%
3. Self Employed	23	= 10%
4. Unemployed	59	= 22%
5. Pensioner	9	= 3%
6. Student/children	18-72	= 4%
7. Student + 18	28	= 11%
	101	2.67

municipality's development intentions. The data assisted in showing the affordability levels of the different informal settlements and the maps helped to show the distances for water collection from taps in three settlements. Data collection and feedback of survey results were done with the community members in three settlements. The Gobabis municipality assisted with the availing of office space for data capturing by community members - through the process eight community members received training in data capturing. NHAG-SDFN collaborated with the City of Windhoek in the data collection in the Tweetheni and Ehangano informal settlements. The CLIP questionnaire was reviewed in collaboration with the City and a new database was designed to be piloted for the data capturing of surveys from the two informal settlements, and to be reviewed before deployment in further data collection in settlements. The City's Community Development Section assisted in facilitating the community meetings and feedback sessions in the seven blocks covered. Residents of the two settlements are still in discussions with the City on the purchase of land by SDFN members.

## 8.2. Exchanges and training

The following seven regions participated in CLIP exchanges: Erongo, Hardap, Karas, Kunene, Omaheke, Oshana and Otjozondjupa. A training session took place in Omaruru (Erongo region) involving seven regions and in Kongola (Caprivi region) involving two regions. Community members got a better understanding of the CLIP process and strengthened the importance of data collection in partnership with local authorities. Omaruru and Windhoek were identified as pilot towns for the project (replacing Mariental where support on the process would be less intensive), based on the collaborative efforts of the community and local authority to proceed with finding solutions for upgrading the informal settlements using the collected data.

Usakos completed the survey and mapping exercises and feedback meetings were held with the two informal settlements -Saamstaan and Ongulumbashe.

Grootfontein data collection, mapping and analysing was completed, with the database presented to the local authority as a tool to assist in future planning.

## **9. BUILDING NATIONAL AND INTERNATIONAL PARTNERSHIPS**

### **9.1 NAMIBIAN PARTNERS**

**MRLGHRD:** The National Habitat meeting took place on 23<sup>rd</sup> August 2011 to update the government about the activities of the federation. During the 2012 National Habitat Committee meeting NHAG and SDFN updated the stakeholders on the progress of the Federation and CLIP.

**Bank of Namibia Symposium:** SDFN also participated in the Bank of Namibia Workshop on 29<sup>th</sup> September on Housing with Edith Mbanga participating in a group discussion. The discussions focused on housing as part of the formal market mechanism. Formally this sector is not accessible to the majority of the Namibians. The chair of the Banking Association Mr. Erastus Hoveka concluded that no one could give a solution for Informal Settlements but that “the solution for the Informal Settlements is to be between the landless and the government.”

**Human rights workshop:** NHAG/SDFN participated in a meeting on TOR for national Human Rights Action Plan - for a baseline survey on Human rights in November 18<sup>th</sup> July.

**Nalao and ALAN** hosted a Vision building workshop in Maltahohe in November 2011 for City Alliance project. Mr. Heinrich Amushila of NHAG attended the workshop.

**Kongalend:** Meetings between SDFN members, NHAG and Kongalend were held to introduce a team that will represent and assist members with Kongalend process. Kongalend came in as a partner to strengthen the federation’s capacity to do small business and more members to get access to financial resources.

**City of Windhoek:** A meeting was held to present the activities of the SDFN-NHAG to the Settlement Development Section, City of Windhoek on 1 September 2011 at the NHAG office. NHAG and the Federation also made a presentation during a Management Meeting in March 2012 whereby the need for land was emphasized.

**Launching of the Housing Policy and Delivery in Namibia,** a study done by the Institute for Public Policy Research, paper was launched on 21<sup>st</sup> November 2011. Recognition is given to the steady delivery of houses in Namibia through the SDFN process.

**The Third National Development Plan** mid-term report was submitted to the MRLGHRD in August 2011 whereby NHAG/SDFN reported the information collected in 31 urban areas and 50 informal settlements, the construction of 460 houses, the capacity of communities to

report on 70% of the Twahangana Fund loans and annual repayments of 3 million, savings of 10 Million and a membership of 18,000.

## 9.2 INTERNATIONAL PARTNERS AND EVENTS

**UN Human Rights** on water and Sanitation: meeting was held on the 6<sup>th</sup> July 2011 with Lucinda and Catarina to discuss Sanitation rights and the practices of the SDFN.

**Comic Relief:** Two staff members from Comic Relief visited NHAG/SDFN during August 2011, to learn and evaluate the work of SDFN.

## 10. FEDERATION ACTIVITIES

Six monthly Regional and National meetings took place. New reporting systems were developed and shared with the Federation facilitators. The number of reports with national information increased. A new leadership led the National Meetings, shifting the focus of ownership from NHAG and National leaders to a broader membership. International sharing about building networks and preparing for national meetings took place in Zimbabwe.

A National leadership meeting was also held on the 22<sup>nd</sup> of April 2012 to strengthen aspects of community ownership in federation activities.



Issues of leadership as well as increasing the understanding of the role of the community, leaders, facilitators and NHAG in insuring that members are taking ownership of the activities of the federation, were addressed.

The SDFN increased their capacity to measure their progress whereby information was combined for the national report. More members are taking ownership in the reporting at national meetings. This enabled them to discuss the progress and plans of the Federation on a national level.

## 11. MANAGING NHAG AND FUND RAISING

The NHAG Board of Trustees met Comic Relief on 17<sup>th</sup> August 2011 during their visit to Namibia. A retreat for the Board members was also arranged during April this year of which the main aim was to expose the board members on the project activities of SDFN/NHAG. They met communities in Okahandja Park and Goreangab to learn how saving groups operates and shared in a discussion concerning fund raising and a policy dealing with BEE companies approaching NHAG to be part of their tendering for quotas and shares.



New auditors were to be appointed and the process to obtain quotes took some time to be completed. It was only possible to appoint the new auditors, Grand Namibia, by June 2012 which meant that the 6 months audit was delayed.

Each funder required separate reports and NHAG completed 6 months and quarter reports for each of the SDI contracts, the annual report for Homeless International in April 2012 and the project end report for Misereor for December 2011.

A new contract was signed with Misereor for the period starting 1 January 2012 for a 3 year period and project proposals were prepared for NEPAD, UN Women Fund and a Concept note for EU Local Stakeholders Program.



# APPENDIX A: EXCERPTS FROM THE ANNUAL FINANCIAL STATEMENTS FOR THE SUPPORT ACTIVITIES OF THE SHACK DWELLERS FEDERATION OF NAMIBIA

## NAMIBIA HOUSING ACTION GROUP

### SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

#### STATEMENT OF SUPPORT, REVENUE AND EXPENSES FOR THE YEAR ENDED 30 JUNE 2012

INCOME	<u>2012</u> <u>N\$</u>	<u>2011</u> <u>N\$</u>
<b>Donations received for Core Activities</b>	<b>5 256 373</b>	<b>6 673 689</b>
Misereor (151-900--1014)	547 819	1 815 446
Misereor (151-900-1019)	977 338	-
Homeless International (NA004)	1 627 796	1 881 622
SDI-153 (Cities program)	135 792	-
SDI-179 (Federation Strengthening Oct 2011)	504 166	377 004
SDI-153 (Cities program)	154 716	-
Habitafrica Clip 2 Support Activities	746 983	586 083
Donation: MRLGHRD 2010/2011	-	600 000
Donation: MRLGHRD 2011/2012	25 000	875 000
Twahangana interest	106 703	144 164
Afrisam Cement (Namibia) (Pty) Ltd	-	150 000
UPFI Federation Strengthening 76/77	-	188 520
SDI - Twahangana Ref 181 (Technical support)	392 860	-
IIED Sanitation Study (Ref 742.05/01)	-	55 850
Selavip	37 200	-
<b>Income from local sources</b>	<b>91 392</b>	<b>1 150</b>
Interest received	1 392	1 150
Kongalend	20 000	-
Standard Bank	70 000	-
<b>Donations received for Special Projects</b>	<b>-</b>	<b>842 115</b>
Lux Development Project (CTA 035)	-	100 000
SDI/Angola Support	-	368 382
SDI Gate meeting - Note 2	-	100 000
IIED (Disaster Risk Study 742.14/01)	-	13 667
Habitafrica (Clip 2 Town Planning)	-	260 066
<b>Special Projects income</b>	<b>431 957</b>	<b>-</b>
IIED - Sanitation	58 276	-
Habitafrica - Town planning	373 681	-
<b>Total income for the year - Core Activities</b>	<b>5 779 722</b>	<b>7 516 954</b>
<b>Income received in advance</b>		
SDI- 179 Federation Strengthening	530 763	-
<b>Total funds received</b>	<b>6 310 485</b>	<b>7 516 954</b>

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NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF SUPPORT, REVENUE AND EXPENSES (continued)

	<u>Annual budget</u> <u>N\$</u>	<u>2012</u> <u>N\$</u>	<u>2011</u> <u>N\$</u>
<b>EXPENSES FOR CORE ACTIVITIES:</b>		<b>6 278 613</b>	<b>7 123 388</b>
<b>Learning by sharing: Exchanges</b>	<b>1 763 962</b>	<b>1 716 643</b>	<b>1 868 118</b>
Regional exchanges	865 671	917 141	977 301
National exchanges	407 770	371 177	439 690
International exchanges	123 957	76 991	101 240
NHAG support/travelling costs	94 772	93 910	91 683
Administrative costs	105 998	91 063	82 643
Facilitation costs	165 794	166 361	175 561
<b>Negotiating: Land and Services</b>	<b>782 505</b>	<b>747 333</b>	<b>750 081</b>
Meetings on National Level	63 404	51 076	62 938
Information collection	41 622	35 017	46 258
NHAG support/travelling costs	94 910	93 866	93 912
Administrative costs	105 998	91 997	87 312
Facilitation costs	476 571	475 377	459 661
<b>Loan Activities/Twahangana Fund</b>	<b>785 205</b>	<b>705 260</b>	<b>734 764</b>
Regional approval (Financial Systems)	122 784	111 265	134 167
Governing of Fund/Treasurers meetings	94 065	71 856	96 795
Auditing costs	24 974	-	-
NHAG support/travelling costs	79 020	78 437	75 247
Administrative costs	132 774	111 421	108 791
Facilitation costs	331 588	332 281	319 764
<b>Environmental Programme</b>	<b>1 370 141</b>	<b>1 065 643</b>	<b>1 244 368</b>
Training Local teams	113 766	97 282	113 766
Affordable building material/methods	127 362	49 193	103 387
Events	172 869	77 142	115 144
Planning	108 772	47 423	89 989
NHAG support/travelling costs	131 197	123 644	141 150
Administrative costs	53 139	43 577	41 404
Facilitation costs	663 036	627 382	639 528
<b>Federation activities</b>	<b>1 463 254</b>	<b>1 342 337</b>	<b>1 625 957</b>
National activities	228 921	198 520	249 933
Regional activities	819 397	735 287	983 386
NHAG support/travelling costs	71 830	71 210	68 554
Administrative costs	53 139	46 814	44 211
Facilitation costs	289 967	290 506	279 873

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NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE ACTIVITIES

STATEMENT OF SUPPORT, REVENUE AND EXPENSES (continued)

	<u>Annual budget</u> <u>N\$</u>	<u>2012</u> <u>N\$</u>	<u>2011</u> <u>N\$</u>
<b>Management of NHAG</b>	<b>231 007</b>	<b>218 764</b>	<b>240 948</b>
Management	13 737	6 533	8 570
Reports and auditing costs	41 622	40 837	62 329
Administration	13 875	13 006	13 551
Facilitation costs	145 123	145 288	139 898
Staff training	16 650	13 100	16 600
	<u>6 396 074</u>	<u>5 795 980</u>	<u>6 464 236</u>
<b>Special Project Expenses</b>		<b>482 633</b>	<b>659 152</b>
Lux Development (CTA 035)		-	100 000
Habitafrica (Clip 2 Town Planning)		-	260 066
SDI/Angolan (UPFI 70)		80 217	245 662
IIED (Disaster Risk Study 742.04/01)		-	13 667
SDI Gate meeting - Note 2		-	100 000
Movement in the leave pay provision account		16 136	(60 243)
IIED (Sanitation)		12 599	-
Habitafrica (Town Planner Support)		373 681	-
		<u>31 872</u>	<u>393 566</u>
<b>Surplus/(deficit) for the year</b>		<b>31 872</b>	<b>393 566</b>
Less: Funds received in advance		<u>(530 763)</u>	<u>-</u>
<b>Total surplus/(deficit) for the year</b>		<u><b>(498 891)</b></u>	<u><b>393 566</b></u>

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NAMIBIA HOUSING ACTION GROUP

SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA - CORE  
ACTIVITIES

STATEMENT OF CHANGES IN FUNDS FOR THE YEAR ENDED 30 JUNE 2012

	<u>2012</u> <u>N\$</u>	<u>2011</u> <u>N\$</u>
Balance at the beginning of the year	222 074	(171 491)
Surplus/(deficit) for the year	<u>(498 890)</u>	<u>393 565</u>
Balance at the end of the year	<u><u>(276 816)</u></u>	<u><u>222 074</u></u>

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## APPENDIX B: EXCERPTS FROM THE TWAHANGANA FUND ANNUAL FINANCIAL STATEMENTS

NAMIBIA HOUSING ACTION GROUP - TWAHANGANA FUND		
For the year ended: 31/06/2012		
	30 June 2012	30 June 2011
	N\$	N\$
<b>INCOME</b>		
House Constructions	3,906,950.56	3,270,085.62
House Constructions Repayments	3,554,597.70	2,965,107.73
Social Fund (Pensioner) Repayments	36,312.18	
Service Installations Repaid	156,287.82	194,973.03
Small Business Support Repaid	159,752.86	110,004.86
<b>OTHER INCOMES</b>	<b>469,312.60</b>	<b>335,960.66</b>
Bank Interest	106,702.62	70,882.07
NHAG Core (UPFI) debt 09/10		75,400.00
Poor Peoples Fund - Member Contributions	100,835.45	150,266.59
Insurance (Refund)		9,412.00
Refund - Santam	10,374.53	
GROUP (loan) REFUND - Omaheke		30,000.00
SDF/NHAG Core Activity Refund	251,400.00	
<b>INCOME FROM LOAN MANAGEMENT</b>	<b>1,780,000.00</b>	<b>-</b>
Build Together Loans - City of Windhoek		
Build Together Loans - Walvis Bay Municipality	1,780,000.00	
Build Together Loans - Tsumeb Municipality		
<b>DONATIONS RECEIVED</b>	<b>5,259,309.38</b>	<b>4,121,515.00</b>
Ministry of Regional and Local Government, Housing and F	2,600,000.00	2,499,000.00
SELAVIP	111,664.30	
UPFI/SDI	2,546,445.08	1,621,315.00
Prime Minister Nahas Angula	1,200.00	1,200.00
<b>TOTAL INCOME</b>	<b>11,415,572.54</b>	<b>7,727,561.28</b>
<b>EXPENSES</b>		
<b>Home Constructions</b>	<b>10,793,528.38</b>	<b>3,982,204.82</b>
Twahangana Fund	5,403,874.80	1,078,690.63
MRLGHRD House Loans	2,600,000.00	2,499,000.00
Selavip (home improvement)	37,200.00	
UPFI/SDI	1,539,305.08	
Small Business Support	877,338.40	209,785.01
Service Installations	335,810.10	194,729.18
<b>OTHER EXPENSES</b>	<b>1,229,582.21</b>	<b>2,050,206.18</b>
Auditors' remuneration	24,380.00	22,551.50
Bank Charges	28,881.03	30,556.58
Insurance - Claim		7,646.00
Insurance - Alexander Forbes	153,612.49	123,279.17
Interest from Investment to NHAG Core		70,163.57
UPFI	1,000,000.00	1,796,009.36
Namprint Payment	22,708.69	
<b>LOAN MANAGEMENT</b>	<b>717,635.16</b>	<b>246,981.30</b>
Transfer to City of Windhoek	182,717.90	230,391.30
Transfer to Other Municipalities (Walvis Bay)	478,096.46	
Transfer to Other Municipalities (Tsumeb)	48,600.80	13,140.00
Build Together payments	8,220.00	3,450.00
<b>TOTAL EXPENSES</b>	<b>12,740,745.75</b>	<b>6,279,392.30</b>
Surplus/Deficit for the year	-1,325,173.21	1,448,168.98
	3,760,006.23	2,313,294.00
<b>Cash at Banks</b>	<b>3,692,915.28</b>	<b>2,908,406.23</b>
Standard Bank: Current Acc - House Loan	162,610.26	738,905.84
Standard Bank: Investment Account	2,125,782.23	1,476,852.78
Ned Bank: Active Loan - House Loan	275,141.68	132,423.22
Ned Bank: Deswos Loan - Small Business Loan	38,617.07	34,471.68
Ned Bank: Twa Credit Scheme - Service Loan	38,092.85	34,982.99
Ned Bank: Twa Scheme - Transfer	8,777.95	9,001.59
Ned Bank: Security Fund	135,884.14	132,523.55
Post Office: House Loan Account	835,035.10	301,325.03
Post Office: Small business Loan Account	72,974.00	47,919.55
	2,434,833.02	3,761,462.98
		3,760,006.23

**BALANCE SHEET**  
For the year ended 30 June 2012

	2012	2011
	N\$	N\$
<b>ASSETS</b>		
Current Assests		
	282,679.61	851,600.00
Account Suspension		200.00
NHAG CORE	282,679.61	851,400.00
Cash and cash equivalent	3,692,915.28	2,908,406.23
<b>Total Assets</b>	<b>3,975,594.89</b>	<b>3,760,006.23</b>
<b>EQUITY AND LIABILITIES</b>		
Accumulated Surplus	2,436,289.81	3,760,006.23
<b>LIABILITIES</b>		
	1,539,305.08	-
MRLGHRD/NHAG Core (fin year 11/12)		
SDI - Pre Finance	1,539,305.08	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,436,289.81</b>	<b>3,760,006.23</b>