

**ANNUAL REPORT
SHACK DWELLERS FEDERATION OF NAMIBIA (SDFN) &
NAMIBIA HOUSING ACTION GROUP (NHAG)**

1 July 2007 to 30 June 2008

During this period the core activities of NHAG and the SDFN were enabled with financial support from Homeless International (UK) and Misereor (Germany). SDI and IIED (UK), supported additional projects. Lux Development supported programs in Rundu and Katima Mulilo, while the project in Okahandja was supported by the UNDP. Namibian companies, Standard Bank of Namibia and the conveyance lawyers Philip Ellis and Partner also made contributions based on their registration of home loans. Afrisam (Holcim Cement) mad contributions for the construction of houses and core activities. The company also supported saving groups with their community projects. The Ministry of Regional and Local Government, Housing and Rural Development in Namibia financed house construction through an annual grant.

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1. INTRODUCTION

This document gives an overview of the work of the Shack Dwellers Federation of Namibia during the period 1 July 2007 – 30 June 2008. Since October 1998 this community network of saving groups in informal settlements and back yard shacks organized themselves as a federation covering all the regions of Namibia. The main activities of the saving groups supported by their partner NGO, Namibia Housing Action Group are presented in the report and include: savings as their organizational tool; learning from each other through exchanges; construction of services, shelter and communal facilities; accessing development funds through their own poor people's development fund (Twahangana Fund); public events, negotiations towards supporting partnerships, of which the Community Land Information Program forms part and access to land.

2. SAVINGS

The saving report gives a picture of the outreach of the federation as well as their savings. There are saving groups in all the 13 National Regions of Namibia, and during this year saving groups were initiated in all the municipality, towns and villages (formal urban areas with their own elected governance structures) as well as the emerging settlement areas (governed by the Regional Councils). The following tables present the total savings that were reported by the end of the activity year as combined during the national meetings.

The image shows a person's hands holding a pen and checking a 'SAVINGS' ledger. The ledger has columns for DATE, SAVINGS, INTEREST, MEMBERS, and BALANCE. The person is pointing at a row in the ledger. To the right, there is a separate sheet of paper with handwritten numbers.

DATE	SAVINGS	INTEREST	MEMBERS	BALANCE
16.11.07	10.00			10.00
17.11.07	10.00			20.00
18.11.07	10.00			30.00
19.11.07	10.00			40.00
20.11.07	10.00			50.00
21.11.07	10.00			60.00
22.11.07	10.00			70.00
23.11.07	10.00			80.00
24.11.07	10.00			90.00
25.11.07	10.00			100.00
26.11.07	10.00			110.00
27.11.07	10.00			120.00
28.11.07	10.00			130.00
29.11.07	10.00			140.00
30.11.07	10.00			150.00
1.12.07	10.00			160.00
2.12.07	10.00			170.00
3.12.07	10.00			180.00
4.12.07	10.00			190.00
5.12.07	10.00			200.00
6.12.07	10.00			210.00
7.12.07	10.00			220.00
8.12.07	10.00			230.00
9.12.07	10.00			240.00
10.12.07	10.00			250.00
11.12.07	10.00			260.00
12.12.07	10.00			270.00
13.12.07	10.00			280.00
14.12.07	10.00			290.00
15.12.07	10.00			300.00
16.12.07	10.00			310.00
17.12.07	10.00			320.00
18.12.07	10.00			330.00
19.12.07	10.00			340.00
20.12.07	10.00			350.00
21.12.07	10.00			360.00
22.12.07	10.00			370.00
23.12.07	10.00			380.00
24.12.07	10.00			390.00
25.12.07	10.00			400.00
26.12.07	10.00			410.00
27.12.07	10.00			420.00
28.12.07	10.00			430.00
29.12.07	10.00			440.00
30.12.07	10.00			450.00
31.12.07	10.00			460.00
1.1.08	10.00			470.00
2.1.08	10.00			480.00
3.1.08	10.00			490.00
4.1.08	10.00			500.00
5.1.08	10.00			510.00
6.1.08	10.00			520.00
7.1.08	10.00			530.00
8.1.08	10.00			540.00
9.1.08	10.00			550.00
10.1.08	10.00			560.00
11.1.08	10.00			570.00
12.1.08	10.00			580.00
13.1.08	10.00			590.00
14.1.08	10.00			600.00
15.1.08	10.00			610.00
16.1.08	10.00			620.00
17.1.08	10.00			630.00
18.1.08	10.00			640.00
19.1.08	10.00			650.00
20.1.08	10.00			660.00
21.1.08	10.00			670.00
22.1.08	10.00			680.00
23.1.08	10.00			690.00
24.1.08	10.00			700.00
25.1.08	10.00			710.00
26.1.08	10.00			720.00
27.1.08	10.00			730.00
28.1.08	10.00			740.00
29.1.08	10.00			750.00
30.1.08	10.00			760.00
31.1.08	10.00			770.00
1.2.08	10.00			780.00
2.2.08	10.00			790.00
3.2.08	10.00			800.00
4.2.08	10.00			810.00
5.2.08	10.00			820.00
6.2.08	10.00			830.00
7.2.08	10.00			840.00
8.2.08	10.00			850.00
9.2.08	10.00			860.00
10.2.08	10.00			870.00
11.2.08	10.00			880.00
12.2.08	10.00			890.00
13.2.08	10.00			900.00
14.2.08	10.00			910.00
15.2.08	10.00			920.00
16.2.08	10.00			930.00
17.2.08	10.00			940.00
18.2.08	10.00			950.00
19.2.08	10.00			960.00
20.2.08	10.00			970.00
21.2.08	10.00			980.00
22.2.08	10.00			990.00
23.2.08	10.00			1000.00
24.2.08	10.00			1010.00
25.2.08	10.00			1020.00
26.2.08	10.00			1030.00
27.2.08	10.00			1040.00
28.2.08	10.00			1050.00
29.2.08	10.00			1060.00
30.2.08	10.00			1070.00
31.2.08	10.00			1080.00
1.3.08	10.00			1090.00
2.3.08	10.00			1100.00
3.3.08	10.00			1110.00
4.3.08	10.00			1120.00
5.3.08	10.00			1130.00
6.3.08	10.00			1140.00
7.3.08	10.00			1150.00
8.3.08	10.00			1160.00
9.3.08	10.00			1170.00
10.3.08	10.00			1180.00
11.3.08	10.00			1190.00
12.3.08	10.00			1200.00
13.3.08	10.00			1210.00
14.3.08	10.00			1220.00
15.3.08	10.00			1230.00
16.3.08	10.00			1240.00
17.3.08	10.00			1250.00
18.3.08	10.00			1260.00
19.3.08	10.00			1270.00
20.3.08	10.00			1280.00
21.3.08	10.00			1290.00
22.3.08	10.00			1300.00
23.3.08	10.00			1310.00
24.3.08	10.00			1320.00
25.3.08	10.00			1330.00
26.3.08	10.00			1340.00
27.3.08	10.00			1350.00
28.3.08	10.00			1360.00
29.3.08	10.00			1370.00
30.3.08	10.00			1380.00
31.3.08	10.00			1390.00
1.4.08	10.00			1400.00
2.4.08	10.00			1410.00
3.4.08	10.00			1420.00
4.4.08	10.00			1430.00
5.4.08	10.00			1440.00
6.4.08	10.00			1450.00
7.4.08	10.00			1460.00
8.4.08	10.00			1470.00
9.4.08	10.00			1480.00
10.4.08	10.00			1490.00
11.4.08	10.00			1500.00
12.4.08	10.00			1510.00
13.4.08	10.00			1520.00
14.4.08	10.00			1530.00
15.4.08	10.00			1540.00
16.4.08	10.00			1550.00
17.4.08	10.00			1560.00
18.4.08	10.00			1570.00
19.4.08	10.00			1580.00
20.4.08	10.00			1590.00
21.4.08	10.00			1600.00
22.4.08	10.00			1610.00
23.4.08	10.00			1620.00
24.4.08	10.00			1630.00
25.4.08	10.00			1640.00
26.4.08	10.00			1650.00
27.4.08	10.00			1660.00
28.4.08	10.00			1670.00
29.4.08	10.00			1680.00
30.4.08	10.00			1690.00
31.4.08	10.00			1700.00
1.5.08	10.00			1710.00
2.5.08	10.00			1720.00
3.5.08	10.00			1730.00
4.5.08	10.00			1740.00
5.5.08	10.00			1750.00
6.5.08	10.00			1760.00
7.5.08	10.00			1770.00
8.5.08	10.00			1780.00
9.5.08	10.00			1790.00
10.5.08	10.00			1800.00
11.5.08	10.00			1810.00
12.5.08	10.00			1820.00
13.5.08	10.00			1830.00
14.5.08	10.00			1840.00
15.5.08	10.00			1850.00
16.5.08	10.00			1860.00
17.5.08	10.00			1870.00
18.5.08	10.00			1880.00
19.5.08	10.00			1890.00
20.5.08	10.00			1900.00
21.5.08	10.00			1910.00
22.5.08	10.00			1920.00
23.5.08	10.00			1930.00
24.5.08	10.00			1940.00
25.5.08	10.00			1950.00
26.5.08	10.00			1960.00
27.5.08	10.00			1970.00
28.5.08	10.00			1980.00
29.5.08	10.00			1990.00
30.5.08	10.00			2000.00
31.5.08	10.00			2010.00
1.6.08	10.00			2020.00
2.6.08	10.00			2030.00
3.6.08	10.00			2040.00
4.6.08	10.00			2050.00
5.6.08	10.00			2060.00
6.6.08	10.00			2070.00
7.6.08	10.00			2080.00
8.6.08	10.00			2090.00
9.6.08	10.00			2100.00
10.6.08	10.00			2110.00
11.6.08	10.00			2120.00
12.6.08	10.00			2130.00
13.6.08	10.00			2140.00
14.6.08	10.00			2150.00
15.6.08	10.00			2160.00
16.6.08	10.00			2170.00
17.6.08	10.00			2180.00
18.6.08	10.00			2190.00

Saving report : June 2008:

Regions	Saving	Members	female	male	groups
Caprivi	78,614.45	1,434	1,091	343	30
Kavango	149,312.82	3,401	2,717	681	66
Otjondjupa	174,292.26	1,356	891	465	48
Oshikoto	244,377.57	852	606	246	45
Ohangwena	110,401.82	792	689	103	37
Omusati	216,083.44	1,166	1,019	147	47
Oshana	293,825.11	1,130	966	164	48
Kunene	26,290.54	295	212	83	14
Karas	84,454.84	950	736	214	29
Hardap	44,063.94	565	380	185	29
Omaheke	120,144.10	736	486	250	19
Erongo	120,803.32	594	411	183	30
Khomas	1,079,208.13	5,039	1,933	3,106	138
Sub Total	2,715,581.80	18,486	12,137	6,170	587
			67%	33%	
Land saving	2,124,620.40				
Total	4,840,202.20				

Saving report: June 2007

	Saving in N\$	Total	Female	Male	Groups
1. Khomas	1,687,342.94	7,422	3,333	4,089	126
2. Erongo	238,411.45	703	485	218	22
3. Omusati/	134,729.79	922	755	167	28
4. Oshana	154,156.39	1,106	935	171	38
5. Ohangwena	38,067.79	343	298	45	11
6. Oshikoto	40,042.83	457	405	52	15
7. Caprivi	78,136.60	375	324	51	5
8. Kavango	74,194.60	5,823	5,300	523	60
9. Karas	64,275.18	868	678	190	24
10. Hardap	24,221.11	402	295	107	19
11. Omaheke	131,185.85	617	385	232	17
12. Kunene	43,671.90	293	200	93	6
13. Otjondjupa	275,122.06	2,016	1,598	418	63
Total	2,983,558.49	21,347	14,991	6,356	434
0		100%	70%	30%	
Land savings	1,543,183.64				
Total: June 2007	4,526,742.13				
Total: June 2006	4,405,262.58	15,102	9,176	5,926	

The saving groups of the Federation is currently active in the following locations:

- 320 saving groups in 32 municipality and towns
- 50 saving groups in 21 villages
- 132 saving groups in 26 settlement areas
- 85 saving groups in rural constituencies (mainly in communal farming areas)

From June 2007 to June 2008 the reports indicate that land savings and the number of groups increased, but that the number of members saving decreased mainly in Khomas, Erongo, Otjozondjupa and Kavango. This can be ascribed to a result of the slow land delivery processes (especially in Khomas and Kavango) causing impatience and withdrawals from the saving groups. During the National meeting the representatives undertook to encourage the savings in their own groups. Further discussions on strategies to address this between national facilitators and NHAG management took place.

Shortcoming in the saving reports are to be addressed to reflect also the withdrawal from savings for advance loan payments (5 % of the loan amount which would account for N\$250,000 withdrawals during this year) and those used to address the needs of the households.

Groups in smaller villages, rural areas are continuing to save more and there is a growth in regions that have more of these saving groups.

Although Kavango's numbers decreased dramatic their savings increased. The quick growth in the region reported on in June 2007 was a resulted from registering interested members with the expansion of the groups during the CLIP, while the federations processes have not been properly established.

3. EXCHANGES: SHARING, LEARNING AND DOING

The exchanges between communities enable the members to learn from each other, to become involved in the activities, and initiate their projects as presented in this document. These are taking place on local, national and international level.

3.1 Local Learning

A total of 689 exchange visits between groups were reported, in which more than 5,300 members visited saving groups to assist each other with their activities. 17,168 members participated in the meetings and activities during these visits of which about 72% were women.

3.2 Local Authority exchanges with communities

Ondangwa Town Council participated in the exchange to Windhoek to learn about community water management and as a result of the visit a follow up meeting was held with the Town Council to discuss the way forward for the facilitate the federation needs in their town.

Okahandja Town Council and community members visited Windhoek to be exposed to the City's strategy for making affordable land available and projects with higher density living. This formed part of a UNDP project for alternative planning and housing solutions.

Arandis Town Council: An exchange by the Arandis Town Councilors, Staff and saving scheme members to Windhoek took place in March 2008. Following the visits to the communities, the councilors were enthusiastic about the Federation process.



Arandis Town Council and members in Windhoek

Katima Mulilo Town Council with the UNV's of Lux Development: The two United Nation Volunteers placed by the Lux Development Programme (Luxembourg government bi-lateral support) in Katima Mulilo and Rundu, visited with the federation members and an official from Katima Mulilo Town Council the Windhoek saving groups, the City of Windhoek and NHAG, to learn more about the Shack Dwellers Federation processes. The practice of daily savings was experienced and discussed, and the group undertook to go and give feedback to their respective saving groups. Saving groups were to be encouraged to save in the blocks they are living and to do daily savings. The UNVs were to support the development of network structures.

3.3 International exchanges/SDI meetings

An exchange to Malawi took place in July to assist the Malawians with the strengthening of their loan fund management on a local level. The difficulties being experienced with this young federation demonstrated the growth pains of a fast growing emerging federation. It was agreed that more time should be allocated for reflecting and learning with the SDI, especially concerning the sourcing of funds and the management of these. A Namibian member also participated with other groups in the region in the follow up exchange.

Visit to India: The NHAG National Coordinator and the Director of Housing, Habitat and Technical Services Coordination, Ms U Kamboua (Ministry of Regional, Local Government, Housing and Rural Development) joined the Brazilian delegation (NGO, Federation members, Saving groups members, Mayors and officials from Sao Paulo) during a visit to Mumbai and Pune in August 2007. The delegation was exposed to the daily saving process of the pavement dwellers, the organized groups in the multi story flats in Dharavi and other areas, having the responsibility to maintain the buildings and paying for services.



Ms Kamboua and the Brazilian delegation at a meeting in Dharavi, Mumbai

A re-mobilised “Airport” Federation in an established development explained their enumeration process and the difficulties they faced because of the planned expansion of the airport land. The NHAG National Coordinator was also received by the saving groups in Sao Poulo during November 2009, when she visited the informal settlement in Villa Real where the enumerations were done with the support of the Local Authorities.

Saving meeting in Bangkok: Two Namibian members attended an international saving workshop in Thailand, whereby the Africans focused on accountability within the saving schemes. The workshop gave the participants the opportunity to analyze the issues facing the saving groups.

Bangkok in Thailand (workshop) Edith and Dorothy’s Report at National meeting of SDFN in February 2008.

We attended a workshop in Bangkok about federation issues like housing, saving, land and funds.

For us the discussion was very important - to make sure that the fund belongs to us and together as African countries we discussed how to strengthen our savings. It is important that we save for our own development and not to please the others. We discussed the main factors that kill the groups - our weak points and strong points and what make groups not to save? Absence of shared records and reports, mismanagement of money by collectors and poor meeting attendance were mentioned.

Members do not see where their money is and the people do not want to save anymore. How can we expect members to save money as money disappear and no one is available to report on the savings. The leaders are the ones who misuse the funds of the saving. Which message are leaders giving to the members while busy with these kinds of actions? People are still saving after completing their houses as there are other needs. With continuing saving they can improve their lives. African countries should sit together for plan of activities like capacity building and savings. With us the Namibians, we go out of the country to learn more about it but we have to practice what we learn in other countries in our the respective groups. The Namibians requested more exchanges to encourage the saving scheme with their savings, but the SDI reply was that they want to see a difference in what we have done as we had lot of exchanges in their towns and also out of the country. Countries were encouraged to try to have such a workshop like the one in Bangkok with those do very well in their saving. After discussing the issue of the workshop I request Dorothy to call the treasurers together and ask them whether they know what their role is and it was also my duty to do the same.

The visit to Thailand also included a visit to a saving group who build their houses next to a channel. The Namibians were encouraged by their continued savings for their needs, even if their houses were completed. The NHAG staff encouraged local exchanges to emphasize the empowering economic and social role of savings, rather than holding workshops to discuss issues or focusing on the treasurers alone.

International exchanges to strengthen Federation processes:

Two exchanges were facilitated in Namibia to share experiences on Federation processes in the respective countries in Southern Africa. One focused on leadership structures and more local involvement in federation work and decision making, while the second focused on the management of poor people’s funds.

SDI Members from Southern Africa in Tses



SDI leadership exchange in the Karas Region of Namibia: Participants of five federation countries in the Southern African region (South Africa, Zimbabwe, Malawi, Zambia and Namibia) reflected with the Namibians on the leadership processes to facilitate the work of the federation on local, regional and national levels over a day and a half meeting on 17-18 August 2007 in Tses, a village in the southern part of Namibia in the Karas region. They also attended the opening of the first 6 houses in the village in the presence of the Regional and Local politicians, officials and a Standard Bank representative.

LEADERSHIP AND FACILITATION IN THE FEDERATION

“Leaders need ‘dirty’ saving books”¹

Summary of meeting: Namibians explained the recent alternative approaches they have taken to increase the participation of the members in federation activities and some regions share some of these experiences. The challenge they are facing in making the federation processes community driven, and the creating of space for the members to participate in becoming more active in driving the activities in the networks and regions were addressed. Activity based facilitations and regional facilitations have become bottlenecks by “positions” without any activities or “ministers without portfolio”. During the new approach that started in Hardap region, teams of willing volunteers made themselves available to drive the process, with a higher awareness of the importance of being active in their own groups.

South Africans reflected on how the previous “elected” leaders abused their positions and leaders have become more accountable, and they are now seen as “servants of the people”.

The Zambians and Zimbabweans are structured around their activities, the eight components on local, regional and national levels.

The countries have different experiences: Component structures appear to work well in Zimbabwe and Zambia, while Malawi and Namibia are struggling, South Africa are focusing on work teams to negotiate and access resources.

There was a recognition that positions can lead to leadership that put obstacles in the way of including more participation by the members in the federation processes.

In Namibia this was addressed by initiating teams made out of volunteers who started to manage the activities in the regions. Some regions were revived through this process.

Reflections and way forward from the visitors at the end of the visit

- to create more space for people to participate and share the lessons.
- want to contribute the lessons on budgeting and also involving more people in planning the work.
- The relationship with the Standard Bank (explaining their relationship with the Federation during the house opening) can be taken back to South Africa - their charges are always high and they

- The importance of creating of space for more participation and developing leadership “seeing different faces in exchanges”

- The value of having the exchange in and with the community :

The atmosphere was very unique in Tses since the local community also participates in this meeting. We might not have noticed it, but we could have boosting the morale for this community. Rather than just concentrating in meetings in Windhoek

¹ According to the members of Hardap Regions - “leiers se boeke moet vuil wees” - leaders’ books should be dirty, meaning keeping your book clean without any savings entered, demonstrate that you are not active in savings.

- Request the facilitation of enumerations exchanges - and learning more about profiling and upgrading
- Building partnerships with the private sector
- The process of decentralized and participative planning and budgeting
- Reporting should include activities that impact on peoples lives, not only financial.

The message of broader involvement and flatter structures were shared with the following reflection by the Namibian leaders:

Namibians are preaching to involve more people as leaders and to be active. To have other members and not only leaders also listening to this, was very important. Members have learned that they should also be active, like ouma Anna from Tses. This exchange gave other regions ideas and encouragement. We do not only focus on positions but also on more people doing the work.

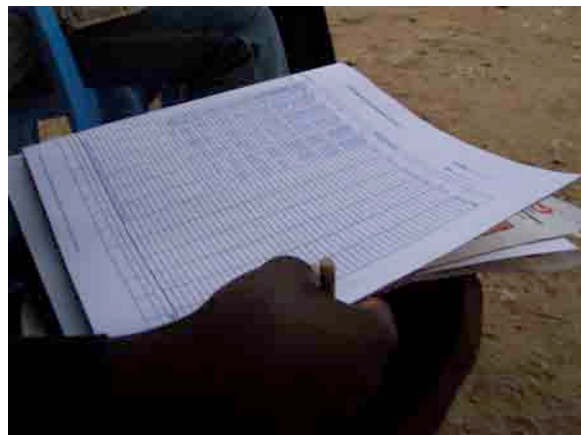
Exchanges in Kavango and Caprivi: Zambian and Zimbabweans visited Katima Mulilo to learn about and support the enumeration process in the informal settlements.

Victoria Falls and Shishepe (Zambia): Members attended the opening of houses in Katima Mulilo in October 2007.

International Urban Poor Fund/SDI meeting in Sri Lanka: The Namibian SDI board member, two members of the Council of the SDI, and the NHAG National Coordinator participated in the SDI meeting on the International Urban Poor Fund and other activities in Sri Lanka. Guidelines for the development of the International Urban Poor Fund were developed, as the fund secured US\$10,000 from the Gates Foundation. The participants visited also a project of the Sri Lanka saving groups, which involve the construction of high density houses within an existing informal settlement.

Poor People's Funds learning: Namibia facilitated a learning and sharing between Zimbabweans, Malawians, South Africans and Namibian Federations and their NGOs focusing on accountable processes for Poor People's Funds. The delegation had an opportunity to interact with the Namibian Federation looking at the loan management systems of the saving groups with loans in Windhoek and learnt about networks operation and the national structure (Governing Body) of the SDFN. They participated in the Twahangana Fund governing body meeting where information systems and the role of the Governing Body were discussed.

Discussing Saving Group Management in Goreangab



Learning new forms for local fund management

The training and exchange focused on information systems that will assist communities and their network to manage their funds and include visits to saving groups that have received loans, attending their network meetings and a governing body meeting in Windhoek. One day was spent where the different countries explain how their Funds

operate. The NGOs and Federations discussed on the characteristics of managing a poor people's fund.

Enumerations in South Africa: Two members from the CLIP team in Rundu were invited to participate in the training of the community in Stellenbosch, South Africa to do enumerations

Angolan and Brazilian exchange: A back to back exchange to Namibia and Angola, including Brazilian, Angolan and Namibian teams as well as the SDI secretariat, was facilitated by NHAG in June 2008 focusing on savings as community building tools, federation building and NGO support to such initiatives.

SUMMARY:

The exchange teams included:

From Brazil: 2 saving scheme members from Villa Real in Sao Paulo, Eli Sanata and João Culha and the Interacao staff member, Sandra Simões,

From Angola: 3 community members (Delphinia Francisco, Alphonse Lorencó and Alfeu Simatuika), and from the NGOs Daniel Miji from Care International, Fabrice Beutler from Development Workshop

From SDI secretariat: Joel Bolnik came to Namibia to meet with the Angolan NGOs and Stefano Marmorato assisted with the translations in Namibia and Angola

From Namibia: One community member Edith Mbanga and one NHAG staff member, Anna Muller joined the Brazilians to visit Angola

A group of 15 members from Kavango (rural and urban saving groups) participated in the activities in Windhoek

Namibia - celebrating new houses and sharing saving group and network activities

The 3 day program included attending a house opening in Goreangab in Windhoek where the completion of 55 houses in 5 different groups was celebrated, discussions with one of the groups Ngatukondje Pamwe, a meeting with the SDI coordinator with the NGOs, participation in settlement profiling, daily savings, the checking of books and combination of a network report in preparation of a regional meeting in Omuthiya informal settlement in Okuryangava, Windhoek. The Brazilians and Angolans also met staff (including the relevant managers) of the city of Windhoek and Ministry of Regional Local Government, Housing and Rural Development.

During the feedback the Kavango members, mainly self employed youth, emphasized:

- daily savings as a building block of their saving groups,
- that saving groups are involving the majority of the settlement households,
- and now they are dreaming about having land and building houses.

The group undertook to check their books and prepare their saving reports on a network level.

The Angolans realized that:

- savings can be for different purposes
- the women are taking a leading role
- "the group saving mechanism serve as a leverage to interact better with other groups and authorities"

Brazilian response:

- how information and savings empower communities
- importance of sharing and "planting seeds"
- would like working towards the building of the federation



Community members in Luanda sharing experiences with Namibians and Brazilians

Small Business Exchanges: Zimbabweans, Malawians and Zambians participated in the Small Business Review which took place in April in Kavango as part of the strengthening of this activity of the Twahangana Fund. During the exchanges daily savings were also encouraged:

“Homeless, but not hopeless.”

Prisca also shared her encouragements concerning daily savings. She said that “Shack Dwellers is life” and it is sustained only with continual daily saving. She shared the story of Zambia, a country which did not even have a Federation, worked through the sister Federation in South Africa, yet members maintained their will to save. Through all the difficulties, the members remained positive, saved, remained encouraged, and finally impressed the coordinator of the South African Federation to visit their groups and aid them in the negotiations for land. The members received their land and are now in the process of building upon it. Her sharing was so very encouraging for this group of members. (Vera Belazelkoska: Twahangana Small Business Report, April 2008)

4. HOUSE CONSTRUCTION AND PROJECTS

4.1 House construction and Training

A total of 337 houses were under construction in 10 of the 13 regions of which 210 were completed.

The tables below indicates a summary of the house construction as well as a description of the some of the construction activities.

Summary of House Construction

Region	Completed	Construction in process	Planned
Caprivi	44	19	

Omusati	3		
Hardap	6	6	18
Karas	4		
Kavango	0		
Khomas	12		219
Kunene	9		
Ohangwena	14	17	49
Omaheke	30	3	
Oshana	36	22	
Oshikoto	15	10	
Otjozondjupa	70	49	
Totals	210	127	286



Tsumeb: new excavations for the latest phase

Land and Service Projects are ongoing in 17 locations in 10 of the regions on an incremental basis. The project in Ondjozondjupa is one of the first extensive rural housing programs in Namibia.

PROJECT ACTIVITIES

Town	Beneficiaries	Activities	Progress
OMUSATI			
Settlement: Etunda	3	Land was provided by the Regional Council and was pegged by the Ministry of lands through the flexible land program.	Houses completed
OHANGWENA			
Town: Eenhana	100, phase 3	Land provided by Town Council for 100 members. Communal services are available for upgrading.	4 houses completed, and bricks were made, but the constructions was delayed because of a shortage of cement in the north. 60 houses are planned.
OSHANA			
Town: Ongwediva	16	Land provided by the Town Council 6 members. Water and Electricity available.	2 houses completed while 1 is to be finished soon.
Town: Ondangwa	8, phase 2	Land provided by Town Council for 50 members, land need to be serviced	8 members completed their houses in April, Land to be serviced by November through training.

OSHIKOTO			
Town: Tsumeb	30	Houses completed and members completed 100% of the sewerage installations and 99% of the water installation	Group members continue to manage their land and other activities
	25	Land provided by Town Council, communal services available for upgrading.	Members crushed stones, construction commenced and 70% of the houses were completed, service installation will follow the completion of the houses.
CAPRIVI			
Town: Katima Mulilo	81 phase 3	Land provided by Town Council for 217 members with communal services available (water only) for upgrading	43 houses completed, 1 house being plastered and floors. and 19 houses in the construction process, bricks being made.
KHOMAS			
Region: Khomas Town: Windhoek	12	Land provided by the City of Windhoek in Goreangab Township. Members have installed individual water and sewer.	All houses completed and was officially opened in June 2008
ODJOZONDJUPA			
Town: Okakarara and Rural constituencies	119	Land provided by the traditional Leaders in their respective villages and rural constituencies.	76 houses completed, 43 under construction
HARDAP			
Settlement Area: Hoachanas	5	Land provided by the Regional Council.	4 houses were completed and one was under construction.
Undeclared Settlement: Amperbo	5	Preparation for construction started. Access materials with NHAG transport support	
OMAHEKE			
Village: Epukiro	20	The land was provided and 20 erven were demarcated. 6 women and 4 men were involved in the demarcation.	Only demarcation done
KARAS			
Town: Luderitz	2	Construction on individual serviced plots bought by members from the Town Council.	2 houses completed

Technical training: Training is given by NHAG technical staff as part of the construction and setting out of houses. Six members of the regions outside of Windhoek participated in construction training as part of the construction of the Habitat Research and Development Centre. Three of the women being trained formed part of the building teams in the regions. A plumber was appointed in Tsumeb to train the members to install the sewer lines.

4.2 Community Projects:

A clinic and a mahangu (millet) crusher received financial support from Holcim (Afrisam) of N\$ 31 434.00 in the Omusati and Oshana regions to assist rural communities to improve their lives.

The clinic will be used by the community while Government will be sending nurses for an outreach program for a six month observation period to assess the number of patients treated will to decide whether further services will be required.

Amutanga, Ohakayala noluhozi lumwe (Beginning with one grashelm):

A mahangu mill received additional funding from Holcim for an amount of N\$10,700. The project is operating as a business within a subsistence farming area and the community aims to create more jobs and contribute to the cultural values. The proposed additional activities included the buying, crushing, packaging, promoting and marketing this traditional staple food of the northern regions in Namibia. Traditional crushing will also take place employing the youth to promote the culture and enable the youth to obtain additional income.



Packing at the Mahangu Mill

4.3 Environmental activities: Efundja Project, Khomas

With the support of WPI students the Otjomuise groups became expose to different ways of managing the storm water problems being experienced in the area. This initiative was taken due to the storm water problems being experienced on steep slopes. Different options of water control were demonstrated, mainly with the utilization of discarded tyres.

5. PUBLIC EVENTS

Five celebrations for the completion of construction of houses and a market took place, as well as two major brick making events. These events create opportunities for the saving groups to show case their work to important political figures, authority officials, private sector partners, low-income communities and the public by and large.

5.1 Celebrating the progress of projects: completed houses and one market

The character of Namibian's saving groups' incremental shelter and service construction is not the completion of projects, but work in progress as people can afford and pay for the next level of development. This multiple staged development result in a continous completion of houses in numbers which range from 6 to 30 houses, as occurring during this reporting period.

Five Houses and a Market in the Karas Region- Tses:



Five houses and a market structure were officially opened by the Karas Regional Governor in the presence of the Village Council leadership, Standard Bank Namibia staff, SDFN members, NHAG Staff and SDI affiliates from Zimbabwe, Zambia, Malawi and South Africa who participated in the leadership exchange that followed the opening.

House and Market Opening in Tses:

The Southern African SDI leadership meeting followed the dancing, singing and speeches for the first six houses and an open market opened in a village in the southern Karas region. Although this region is one of the richest mineral areas in Namibia, with the Oranjemund diamond mine contributing a substantial part of Namibia's GDP, the locals are finding it difficult to participate in "tasting the fruits", and the region has amongst the lowest income groups. The region includes wide spread small villages inhabited by pensioners, people with disabilities, unemployed farmers and farm workers from the commercial and communal farming community as well as government staff servicing the schools and clinics. The village of Tses next to the main road to South Africa has a population of about 2,000 inhabitants and it was heart warming to see how the local saving group responded to the needs of the very poor in this town by building four (of the five houses) from the Twahangana Social Fund money. Three oumas (grandmothers) and one person with disabilities received funding for the small one room plus bathroom type houses. The building blocks were produced by the members themselves with the support of their children and the youth in the town, who received training as part of the construction.

The houses and market were opened by the Governor of Karas, Honorable Boois, and a Standard Bank representative also attended the meeting.



The governor with one of the pensioners at her new house

The late Honourable Minister of Regional and Local Government, Housing and Rural Development, Mr John Pandeni attended house openings in three different areas, celebrating the completion of 81 houses, before his death in a vehicle accident – one week before he was to open another 55 houses in Windhoek. The following projects, attended by SDFN members and NHAG staff were opened by him:



- **34 houses in Katima Mulilo in the Caprivi Region:** The 34 houses were officially opened on the 30th September 2007. The event was also attended by Caprivi Regional Governor, Caprivi Chief Regional Officer, the Mayor, Chairperson of the Management Committee, Standard Bank Namibia, Holcim Namibia, SDI affiliates from Zimbabwe and Zambia, SDFN members and NHAG. The Minister at the occasion also handed over the Government annual grant - the sixth million donated by the Ministry.



- **17 houses in Ondangwa in the Oshana Region:** The completion of seventeen houses was celebrated with the Minister in the presence of the Oshana Regional Governor, Constituency Regional Councillor, Deputy Mayor, Town Councilors, Standard Bank Namibia, Holcim Namibia and SDFN members.

- **30 houses in Tsumeb in the Oshikoto, Region:** This was the last public event where the Minister addressed the Federation and a very encouraging statement was again delivered by him. The event was attended by federation members from Kavango, Omusati, Oshikoto, Khomas and Otjozondjupa, Mr. D. Ithete, a new NHAG Trustee joining a federation event for the first time, five of the NHAG staff, the Regional Councilor for Tsumeb Constituency representing the Oshikoto Governor, Tsumeb Mayor and Councilors, Tsumeb Municipality CEO and staff, as well as staff from Standard and Holcim Namibia. At the occasion Holcim Namibia made their second donation (N\$ 300 000-00) for the

Twahangana Fund. Their financial donations at that stage totaled N\$ 500 000-00. The Late Minister also launched the 25 new houses currently under construction.



The late Minister Pandeni opening a house in Tsumeb

55 houses in the City of Windhoek in the Khomas Region: The houses for five of the groups who received land during 2002 were officially opened by the Honourable Theopoline Mushelenga, Deputy Minister of Trade and Industry on behalf of Honourable Kazenambo Kazenambo, Deputy Minister of Regional and Local Government, Housing and Rural Development who could not make it due other commitments. The event was also attended by Councilor Boas Ekandjo (representing the Mayor of the City of Windhoek), senior staff members from Afrisam (the new brand name of Holcim Cement) and Standard Bank, Federation members from Kavango and Khomas, NHAG Staff, SDI Staff, as well as the Brazilian and Angolan delegations.



Deputy Minister Mushelenga congratulate a member

5.2 Brick making events

Two brick making events with different stakeholder were organized, raising awareness of federation activities amongst the urban poor, especially those living in informal houses, and mobilize communities to join the saving schemes in order to fight poverty. It also create opportunities for the different partners to demonstrate their solidarity with the federation by becoming involve in the construction of houses, which serves as an inspiration for the members of the saving groups.

Tsumeb in the Oshikoto region: This brick making event took place in May 2008 as part of the construction of the 25 new houses which were earlier the year inaugurated by late Minister Pandeni during the opening of the completed houses. The event was co organized in partnership with the Oshikoto Regional Council, Tsumeb Municipality, SDFN/NHAG, Standard Bank and Holcim (Afrisam). Local Authorities representatives and communities from other regions also participated in the event. The Mayor of Eenhana Town Council (Ohangwena) headed his delegation and the visitors from Stampriet Village Council included Village Councillors. The federation members from other towns regions (Omaruru, Grootfontein, Otavi, Ondangwa and Walvis Bay) also participated. Together with Tsumeb about 150 members participated . The Tsumeb Constituency Councilor Hon. Lebbeus Tangeni Thobias led the working teams on behalf of the Oshikoto Governor.



Partners working during Tsumeb Brickmaking Event: Mayors from Eenhana and Tsumeb and Afrisam staff Mayor, Tsum



Ohangwena, Eenhana - Brickmaking event - cementing a new ritual for the Namibian Federation

As the incremental construction of houses by poor communities are slowly mushrooming over Namibia, brick making events are emerging as a new ritual in Namibia to mobilize and inspire communities to participate in the construction of houses. The brick making event in Eenhana, in the northern border region of Ohangwena, was held in June 2008 for the construction of the first phase of 21 houses which form part of the 60 houses that will be constructed in this town. This construction took place on the new land allocate to the saving groups in the town, following the establishment of a land team which include federation members and representatives of the Town Council.

Hon Kazenambo led the working teams

The organisation and participation of the event demonstrated the private public partnership that are emerging between the Ohangwena Regional Council, Eenhana Town Council, SDFN/NHAG, Standard Bank and Afrisam. Honourable Kazenambo Kazenambo, Deputy Minister of Regional and Local Government, Housing and Rural Development led the event encouraging the community to unite and continue their hard work. More than 200 members participated, 1,200 bricks were made and two foundations were excavated. Four Ohangwena Regional Councillors, six Eenhana Town Councillors, Chief Regional Officer and his Ohangwena Regional Council staff, Chief Executive Officer and Town Officials, Police and members from the business community participated. Business people made donations such as soft drinks, food and clothing while another business man donated N\$3,000 to the event. The event attracted many people's attention as the event was broadcast alive on the Oshiwambo Radio (NBC). The success of the event was a result of the active involvement of the newly established Land Team of Eenhana. These events have started to replace the old ritual of constructing live size modeling as a tool to mobilize the communities and raise the public awareness of the Federation's activities. This has also become an pragmatic demonstration of actions contributing towards poverty reduction rather than just being popular workshop topics.

6. TWAHANGANA FUND

The Twahangana Fund is the Poor People's Development Fund of the Shack Dwellers Federation of Namibia which has been in operation for 10 years in 2007. The fund is managed on local level by the members of the saving groups with the support of the regional loan teams and coordinated nationally by the Governing Body of the Fund. Each region has a representative on the Governing Body and the meetings are also attended by other members of the region. The fund is sustained through repayments made by members, channeling Build Together Funds to communities as well as contribution by the government and Afrisam. The administration of the fund has been done by NHAG.

Contributor	N\$	%
Afrisam	416,084.20	11%
MRLGHRD	1,000,000.00	26%
SDFN repayments	2,386,345.46	63%
Total	3,802,429.66	100%

The largest contributions during this year came from the members, and with the surplus of N\$4.4 million from the previous year the Federation was able to scale up their development activities during the year.

The Governing body met three times and the last meeting coincide with the SDI International Urban Poor Fund training hosted by the Namibians in Windhoek. During the meeting they selected representatives for the newly formed SDI council and discuss the loan reports and planning from the regions. Proposals for the principles and criteria for the International Urban Poor Fund were prepared and submitted. Two of the three selected representatives for the SDI council attended the meeting in Sri Lanka. New recording methods for assessing loan progress on community, network and regional levels were initiated. Governing Body members visited Erongo to support a saving group struggling with their repayments in Swakopmund. As the group recorded their

repayments for each member, it was possible to prepare a report for the Swakopmund Municipality on the amounts of money repaid from the funds received from the Build Together project and how this money was allocated for new houses. Swakopmund Municipality gave permission that the loans from the Decentralised Build Together fund can revolve in the Twahangana Fund.

NHAG prepared the financial income and expense statements for auditing and the NHAG Board of Trustees approved the report.

Twahangana Fund assessment on small business loans:

An intern from the American Center for Global Education was placed with NHAG and supported NHAG/SDFN with methodologies to collect information on small business activities in Khomas and Kavango regions. The work in the Kavango region involved also members from Zambia, Zimbabwe and Malawi during a national and international exchange.



Assessing small businesses at the market in Rundu

The loan activities in the Kavango region are much more active than in Khomas region and the results of the survey in that region demonstrated that

- a majority (86%) of the small business loan beneficiaries in the study was women.
- based on medium weekly income members experienced a 25% increase in their income as a result of taking the loans.
- 68% more than double their incomes
- 97% stated that they improved their lives:

When asked whether the small business loan aided in the improvement of their living conditions, 37 of the 38 members who have received loans, shared that the loan did aid in the improvement of their standard of living. They shared their stories about their ability to send their children to school, their ability to fix up their home, their freedom to travel to their homesteads, as well as put better and more nutritious food on the table. Only one member claimed to have seen no improvement in her living conditions, and this was due to emerging illnesses in the family. (Vera Belazelkoska: Twahangana Small Business Report, April 2008)

During the exchange, forms were developed to enable the federation to assess the impact of the small business loans. Follow up support will be required to ensure that this process will be multiplied nationally.

Funds utilized for the 12 months period: The following table summarises the loans given to the saving groups.

Type of loan	Households benefiting	N\$
House loans:	317 beneficiaries received	5,565,063.00
Small Business Loans:	247 Beneficiaries received	195,578.80
Social Fund:	2 Beneficiaries received	12,800.00
Services Loans:	147 beneficiaries received	257,264.19
Total loans through the Twahangana Fund	713 beneficiaries received	6,030,705.99
Total repayments made		2,386,345.46

The disbursed volume of the Twahangana Fund (N\$6.03 million) has almost doubled since the previous year, when about N\$3.4 million was disbursed to the members. Following the exchanges the small business loans have been reactivated (from N\$17,000 by the end of June 07 to almost N\$200,000), reaching 247 members, mainly in the Kavango Region, the poorest of the Namibian regions.

Completion of Loan Repayments



the Deputy Minister of Regional Local Government, Housing and Rural Development, Honourable Kazenambo Kazenambo.

During the Brick making event in Eenhana in June 2008 ten member who completed their house repayments received Certificates from



7. BUILDING INTERNATIONAL AND NATIONAL PARTNERSHIPS

7.1 NAMIBIAN PARTNERS

Holcim (Afrisam) Namibia: This cement company signed a memorandum of understanding (MOU) with SDFN/NHAG alliance in July 2007. This event was officiated by the Honourable John Pandeni, Minister of Regional and Local Government and Housing and Rural Development who also participated in the brick making event the previous year. The event was also attended by Regional and City Councilors, Holcim Namibia senior staff, NHAG and SDFN members from all regions. Holcim Namibia was renamed to Afrisam Namibia in June 2008.

The MOU included principles of

- fostering a culture of self-determination and self-reliance by involving all relevant stakeholders in selected local communities in decision-making and development processes.
- following a comprehensive and integrated approach to community development that will empower people and ensure long-term sustainability.
- pursuing synergies and establishing partnerships and joint ventures with other donors and funding organizations.

- Aligning Cooperative Social Responsibility initiatives with the development objectives and strategies of government for selected geographical areas by working in synergy with regional councils.

Based on these principles Holcim Namibia became a development partner of the Shack Dwellers Federation of Namibia and the National Housing Action Group. The company assisted and collaborated with the construction of 5 houses in Windhoek, 2 houses in Caprivi and an information centre in Katima Mulilo. They also participated in exchanges and will avail technical expertise to the program.

The support will aim to become a long-term support system to the Federation's capacity building to sustain and broaden community based poverty alleviation activities in Namibia.

Holcim Namibia's staff undertook to participate in weekend voluntary work (brick making, excavation for the services and houses construction) with the members of the Federation. Following the signing of the MOU the staff participated the next weekend in



brick making led by the Country Manager and during this day about 1000 hollow blocks were made.

The first contribution of N\$60,000.00 (part of a donation of N\$200,000 for was handed over in July 2007 to Katima Mulilo saving groups and the event was officiated by Honourable Caprivi Regional Governor. The second handover of N\$300,000 was made during the opening of the houses in Tsumeb.

Exposing stakeholders to the work of the Federation: Standard bank senior staff including the Regional Manager for the Central Regions and Katutura Branch Manager also participated in the visit to Katutura SDFN projects and met with the communities to discuss their work. Holcim's head of Cooperate Social Responsibility for Southern Africa also visited SDFN Katutura projects.

The Habitat Committee of the National Council visited federation groups in the Northern and Erongo regions as part of their shelter fact finding mission.

The secure land tenure committee of the Habitat Committee met twice to discuss the progress on the Land Tenure Report. A meeting was facilitated to discuss recommendations related to Secure Tenure and the HRDC was including the comments into the report. The report was submitted to the Minister of Regional Local Government Housing and Rural Development.

A Workshop on Environmental Planning by the City of Windhoek was attended by NHAG and SDFN representatives. Discussions include how to integrate Environmental

Impact Studies into the development plan of the Cities, with the participation of the public.

Lux Development (Luxembourg Government) upgrading program for Rundu and Katima Mulilo. NHAG and SDFN were part of the upgrading project in Katima Mulilo (Caprivi Region) and Rundu (Kavango Region), receiving funds for exchanges and enumerations. The project aims to formalise the informal settlements. Both NHAG and SDFN attended steering committee meetings in Katima Mulilo and Rundu. Surveys were also completed in Rundu while Katima Mulilo is still in the process.

Habitat Day in Omaheke with Best Practice Award: The Hatago saving groups in Gobabis received their Certificate as a Best Practice from the UN Habitat Manager during the Habitat Day celebration in Omaheke.

The Third National Development Plan (NDP3) ; The NHAG coordinator assisted with the preparation of the presentation for the final national workshop on the NDP3.

7.2 INTERNATIONAL PARTNERS

SDI meeting in Stellenbosch (SA) to prepared for an International Urban Poor Fund: The federations members of the Shack/Slum Dwellers International and their support NGOs met the end of August 2007 discuss the establishment of the International Urban Poor Fund, appropriate management structures as well as the relationship with different organizations. A council was to be established that will have broader representation of the communities. Namibia nominated two council members and one board member with three alternates. Namibia also proposed that organizational and activity support should also be made available through this funds. Namibia can access housing finance from their government, but not activity and institutional funding.

Financial Partners

National Planning Commission/EU Rural Poverty Reduction Project Funding



applications for supporting rural activities were prepared and submitted twice. for the EU Rural Poverty Reduction Program with the Namibian Government. The second round of applications was approved in September and an agreement was signed in October 2007. This funding supports the groups in rural areas, villages and settlement areas and assisted to cover deficits as a

result of the continuing expansion of the work of the Federation. A contract was signed on 8th October 2007: Meetings were conducted with the project staff on the administration of the project. The project proposed the strengthening of the rural networks, and the construction of 10 rural markets.

Homeless International: A new budget for the period 2007-2010 was prepared and forwarded to Homeless International. Homeless International facilitated a meeting with SDI affiliates and Comic Relief in England to discuss the proposal they submitted to Comic Relief in August 2007. A one day meeting was conducted with the staff and consultants of Comic Relief. The Director of Comic Relief from the UK also visited SDFN groups in Okahandja Park and Goreangab. Comic Relief approved a project presented by Homeless International and a new contract for the 1 st of April 2008 for five years were signed. A local consultant, Lindi Ilonze from Cactus Consult completed the first phase of the report of the evaluation for Homeless International and continued with the second phase of the evaluation and submitted the report for comments to NHAG.

Misereor: The three year agreement with this long standing financial partner of NHAG and the SDFN is coming to an end in December 2008. A new budget for the period 2008-2010 was prepared and forwarded to Misereor in January and again in June 2008.

IIED requested the director of the Orangi project from Pakistan to visit Namibia to assess the programs in Namibia. She interviewed the leaders and participated in meetings with the government and the local authority. She also participated in a meeting with the Okahandja Town Council concerning the UNDP project
An IIED affiliate visited NHAG in the beginning of April 2008 to assess the progress on CLIP and other activities in the region. She also visited the saving group in Omaruru.

Submission for the World Habitat Award

On request of the Habitat Committee NHAG prepared a submission for the World Habitat Awards, managed by the Building Housing Foundation in the UK. The SDFN project was nominated as one of the finalists and a complete submission was prepared.

8. COMMUNITY LAND INFORMATION PROGRAM (CLIP)

The CLIP started with the support of SDI in January 2007 and settlement profiling continued. By June 2008, 94 urban areas covering 220 settlements, were completed. The estimated number of households living in informal structures is 153,231 with no secure tenure on local or regional government owned land within the settlements. The profiling included 13 out of 16 municipality (85%), 15 out of 16 towns (95%), 17 out of 20 villages (85%), 49 out of 53 (80%) settlement areas, in total 94 out of 106 (85%) urban areas and 2 settlements on private farms.

The profiling of the informal settlements are nearing its conclusion and the documents is to be printed within the next 6 months with the assistance of the Ministry of Regional and Local Government, Housing and Rural Development.

Region	Urban Areas					Profile statistics								
	Total	Municipality	Town	Settlement	Village	NO. Informal Settlements	Estimated Number of Households	Estimated Population number	Creches	Schools	Clubs /Hospitals	Community halls	Land Ownership	
Caprivi	4	0	1	0	3	9	15,476	33,577	11	12	5	0	none	
Erongo	8	5	0	1	2	14	4,699	25,181	4	8	2	2	none	
Hardap	14	2	1	5	5	26	13,083	39,057	10	9	2	2	none	
Karas	12	2	1	1	8	18	6,441	23,470	9	6	11	6	none	
Kavango	4	0	2	1	1	20	20,987	118,253	29	18	4	1	none	
Khomas	4	0	0	0	1	17	8,521	43,848	27	12	6	1	none	

Enumerations: Enumerations were initiated in four urban areas in four regions and an informal settlement on a private farm. The process of data verification was followed in Rundu and Okahandja, while Katima Mulilo started their verification process in February 2008.

The data in two settlements which form part of the UNDP project in Okahandja was analyzed and presented to a meeting following the exchange to the City of Windhoek. This meeting include officials, councilors, professionals and community members on the 19th October 2008. It was possible to link the exchange on different land ownership options to the results of the enumeration. Although the UNDP project is mainly a professional driven project to look at alternative land and housing options, NHAG and SDFN participated in the project as an opportunity to include the community as part of the settlement assessment. For the first time the different stakeholders could talk about the land options and planning in the town with the community and professionals in one room. The presentation of the data resulted in an active discussion surrounding the needs of the Oshetu community and their affordability.

Results of Kehemu Block 5

Both the Lux Development project and the Okahandja project did enable NHAG/SDFN to source the enumeration but the projects as such did not facilitate a community driven process in planning, securing and developing the land further.

The feedback of results to the community was also initiated in Rundu with one block and during the meeting the members explained how their community only starts taking the questionnaire seriously with the verification process. They also made corrections and the whole issue about affordability became much clearer when they looked at their incomes and could explain to each other what is meant by affordability. People who were not surveyed came out to be surveyed during the first verification in the first block in Choto in Katima Mulilo.



FEEDBACK ON BLOCK 5 AREA	
STRUCTURES INTERVIEWED	107
GENDER	
FEMALE	41
MALE	66
TOTAL	107
EMPLOYMENT ACCORDING TO GENDER	
FEMALE EMPLOYED	7
FEMALE UNEMPLOYED	30
MALE EMPLOYED	18
MALE UNEMPLOYED	45
MALE NOT STATED	3



An enumeration exercise was also initiated in Mix Farm, an informal settlement on a private farm near Windhoek, with the involvement of the Polytechnic students. The community received eviction orders and the Legal Assistance Center encourage the community to participated in the CLIP. The information was presented to the community during a mass meeting

Information from Mix farm presented to the community for verification

Global Land Tool Network Two of the federation members were invited to participate as on behalf of SDI in the Global Tool Network of the UN Commission on Sustainable Development (CSD-16) in New York during May 2008. The National Facilitator and a member from Rundu presented their experiences on the CLIP work during a session on “Grassroots and Legal Empowerment”. A staff members from the SDI secretariat in Cape Town supported NHAG with the writing of a case study.

9. ACCESS TO LAND

NHAG/SDFN focused on CLIP as a long term strategy for increasing access to land for communities in informal settlements.

By the end of June 3,530 members have secured tenure in Namibia, mostly on the basis of community managed land tenure. The negotiations continued to access blocks of land and Oshakati, Tsumeb, and Eenhana groups secured blocks of land, on which the construction of houses were initiated. In Gobabis and Luderitz the Town Councils made provision for blocks of land in the preparations of their Town Planning Schemes.

Progress in the City of Windhoek was slow and cumbersome, as sales agreements for the allocated blocks in Otjomuise and other occupied blocks were still not finalized. With the turnover of staff, work kept being delayed. Outstanding issues in Otjomuise like the layout of the blocks, the responsibility for the subdivision of the blocks and the process of the City Council approval were addressed, but not conclusively. The members had a meeting with the City Council officials to request permission to occupy the land while waiting for the bureaucratic issues to be addressed. This was also not concluded by the end of June 08. Meetings with the City of Windhoek management also did not speed up the process and it was planned for the next year to request the establishment of a land team with the Windhoek Federation.

Secure tenure was to be addressed as an outcome of the enumeration in Rundu and Katima Mulilo towns. The Lux Development program in the two towns changed their focus since the Flexible Land Tenure Bill was not approved and made provision for a professionally driven process to grant individual titles. The project did not allow for the participation of the community in the planning and decision making. NHAG and the Federation continued to involve the community into the process through the CLIP.

Two groups faced challenges to maintain their security of tenure. The group in Oshakati was instructed to refrain from the construction of their houses, pending an investigation of the flooding problems in the town. The Ituyeni group in Windhoek whose land sale agreement was cancelled, (due to arrears) approached their town councilors and the CEO office concerning the proposal to sell the land and the cancellation of their agreements. Meetings were held with City and letters were written.

Eenhana Town Council established a land team in March 2008 who took responsibility of organizing the brick making event. They are also reporting to council concerning the progress on the construction on the 100 sites provided by the Town Council.

10. FEDERATION ACTIVITIES

The national meeting in January enabled the members to assess their progress in the organization. A decrease in membership with about 2,500 members was experienced; the decrease was a result of a long land delivery process as members became impatient. Kavango is the only region where no SDFN houses were constructed. However other regions did grow in terms of savings and members and the leadership in all regions are expanding.



Preparation for the National meeting

The strategies to increase the savings were discussed and focus will be given to network development. The Bangkok report (more details under international exchanges above) was discussed during the meeting and all the representatives undertake to return to their groups and start doing daily saving. Especially the leaders should not be traveling on exchanges if they are not saving. They should be traveling with their “dirty” passports - the saving books.

Another national meeting in July was held to prepare the 6 months saving and other activity reports.

11. MANAGING NHAG

NHAG is established as a trust with a Board of Trustees. The Board of Trustees met twice to discuss and approve the audited financial statements. Excerpts of the financial statements of the core activities of NHAG and the SDFN and the Twahangana Fund for the period June 08 are presented in Appendix 1. Board members also attended the National Meeting of the Shack Dwellers Federation of Namibia and participated in house openings and events.

APPENDIX 1 FINANCIAL STATEMENTS
NAMIBIA HOUSING ACTION GROUP
SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA

5

Statement of support, revenue and expenses
for the year ended 30 June 2008

RECEIPTS	12 months Budget N\$	2008 N\$	2007 N\$
Donations received for core activities		4,088,159	3,458,627
Misereor		1,998,006	1,782,200
Homeless International		830,820	1,417,227
Homeless International (NA004)		1,159,333	-
IBIS		100,000	100,000
Standard Bank		-	20,000
IIED Activities		-	139,200
Income from own sources		292,817	283,398
Interest received		38,117	30,357
Intermon Income		-	3,041
Doubtful Debt Recovered		54,700	-
Own Fund Twahangana		200,000	250,000
Donations received for special projects		592,698	478,746
IIED/SDI Clip Projects		144,500	314 525
Ellis & Partner		2,550	-
SDI: National conference		-	74,601
IIED Land Project		-	35,125
Lux Development Project		394,970	54,495
Afrisam Cement (Namibia) (Pty) Ltd		22,482	-
UNDP Project		28,196	-
TOTAL RECEIPTS	4,441,300	4,973,675	4,220,771
PAYMENTS FOR CORE ACTIVITIES			
LEARNING BY SHARING: EXCHANGES	1,159,600	1,117,720	706,755
Regional Exchanges	578,500	560,110	270,575
National Exchanges	104,300	232,967	173,811
International Exchanges	233,500	111,093	75,543
NHAG Support/Travelling Costs	47,400	45,994	46,092
Administrative costs	76,400	68,371	55,739
Facilitation costs	119,500	99,185	84,994

NAMIBIA HOUSING ACTION GROUP
SUPPORT ACTIVITIES FOR THE SHACK DWELLERS FEDERATION OF NAMIBIA

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Statement of support, revenue and expenses
for the year ended 30 June 2008

	12 months Budget N\$	2008 N\$	2007 N\$
MANAGEMENT OF NHAG	166,500	154,929	134,971
Management	9,900	-	-
Reports and Auditing costs	10,000	15,624	43,936
Administration	30,000	46,208	14,230
Facilitation costs	104,600	83 282	76,805
Staff Training	12,000	9,815	-
Unforeseen expenses	-	-	-
TOTAL FOR CORE ACTIVITIES	<u>4,441,300</u>	<u>4,053,398</u>	<u>3,619,415</u>
SPECIAL PROJECTS		274,330	406,040
UNDP		22,540	55,319
IIED Regional Exchange		100,827	79,306
IIED National Exchange		57,463	102,831
SDI - International Exchange		93,500	47,042
TOTAL FOR CORE ACTIVITIES AND SPECIAL PROJECTS		<u>4,327,728</u>	<u>4,025,455</u>
INTERMON INCLUDED IN NHAG CORE ACTIVITIES ACCOUNT		-	17,678
Prepare Plans and survey		-	3,105
Auditing Cost		-	14,490
Bank Charges		-	83
Provision for doubtful debt		-	54,700
TOTAL FOR CORE ACTIVITIES AND SPECIAL PROJECTS		<u>4,327,728</u>	<u>4,097,833</u>
Surplus for the period		<u>645,947</u>	<u>122,938</u>

NAMIBIA HOUSING ACTION GROUP - TWAHANGANA LOAN SCHEME		
STATEMENT OF RECEIPTS AND PAYMENTS		
for the year ended 30 June 2008		
	30 June 2008	30 June 2007
	N\$	N\$
RECEIPTS	4 305 643	6 750 241
Transfers from Interman Project	-	55 911.10
House loan repayments	2 230 553	1 520 240
Small business loan repayments	58 551	83 425
Service loan repayments	87 674	117 549
Unknown repayments	9 567	79 671
Bank interest	59 572	43 639
Interest from investments	209 726	86 832
Built Together Loans- City of Windhoek	-	3 441 000
Loan repayment - NHAG Core	150 000	-
Donations - MRLGHRD	1 000 000	1 000 000
Donations - Afrisam Cement (Constructions)	416 084	-
Donations - Afrisam Cement (Activities/Admin)	83 916	-
Donations - SELAVIP	-	289 674
Donations - Standard Bank Namibia Ltd	-	32 300
PAYMENTS	7 366 021	4 705 822
House loans	5 192 863	3 182 597
Auditors' remuneration	10 000	33 300
Bank charges	20 704	31 507
Built together fund loans	20 672	19 121
Clinic for Outapi	21 350	-
Community centre for Katima Mulilo	31 804	-
Donations - NHAG/SDFN Core Activities	-	250 000
Afrisam houses constructions	385 000	-
Afrisam NHAG Core Activities/Admin	28 196	-
Loan : NHAG/SDFN Core Activities	200 000	450 000
Open market	-	37 517
Refund of Security Money	4 830	2 310
SELAVIP - House loans	-	288 000
Service loan out	257 264	68 625
Small business loans	195 578	127 726
Small loans	-	11 232
Transfer to City of Windhoek (Decentralised Build Together Loans)	967 680	186 763
Transfer to Other Municipalities (Decentralised Build Together Loans)	30 080	17 125
(Deficit) / Surplus for the period	(3 060 378)	2 044 419
Opening balance	4 426 202	2 381 784

