

**Brazilians, Angolans and Namibians sharing Federation building in Namibia
and Angola
12 – 20 June 2008**

SUMMARY:

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 focusing on savings as community building tools, federation building and NGO support to such initiatives.

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

1. 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

2. Angola - The seeds of the federation is sprouting and growing.

During the Namibian, Brazilian exchange to Luanda we visited three communities of which two had new saving groups and one was a combination of different organisations, had a meeting with staff from Care International and attended a feedback workshop which included old and new saving groups.

Observations:

- although there are about 200 saving groups in Luanda, there are no link between them and the groups are still showing a high dependency on the NGO (at least the new ones) to mobilize and establish the saving activities
- the aim of the savings is to “attract projects” (NGOs encourage savings as pre-condition for funding projects) and secure essential services
- fixed savings for specific purposes are still in place –the poorest of the poor are not able to participate in the new saving groups, but, during the workshop it came out that some saving groups, which were visited during previous SDI exchanges, have opened up and mobilised more members. They have “voluntary savings” which are used to give loans to each others
- Although not being able until now to allocate resources and time to support saving networks and exchanges the Care International wants to support a program of saving mobilization to start in January which fits into a strategy of Care International for Africa .
- Strong neighbourhood committees (ODAS) as a result of CARE’s intervention were established – using the method of “exchanges” between committees. These committees has become on the forefront of negotiations on behalf of the community

As a result of this exchange, as well as earlier visits, there were a greater appreciation for and willingness to apply the following:

- inclusive savings (small regular savings to include the poorest of the poor)
- that savings can be for improving various aspects of their lives (not only specific projects like the water points) – also for securing land and housing
- federating the saving groups to have a bigger voice
- the involvement of women in decision making (it was clear that the ODAs were dominated by men)
- a move away from conventional micro-credit approach, as it became clear that these are not helping the very poor. The way it was applied, break groups up in stead of bringing the community together
- to establish networks amongst the groups for training and support and to build mechanisms of accountability whereby there is a tendency to avoid the risks in community driving savings and learning. The approach of building accountability, by groups helping each other to check books were felt to help communities to build trust in the system.

Way forward as discussed:

- Neighbourhood networks: The leaders of the saving groups were enthusiastic to work on the formation of a federation and they were advised by the Namibians to start building their networks as the first step.
- SDI: to support the development of neighbourhood networks, daily saving rituals and neighbourhood savings, actively involving members of groups that have started “voluntary savings” to spread the practice. To be facilitated in August .
- There is also interest from DW to have exchanges on the CLIP program during enumeration from groups in the southern/central part – to be facilitated when enumerations are taking place close to the border.
- Care International to
 - support the printing of the saving books - the only paper work required to form a federation - the “membership passports” to a people’s movement.
 - provide information to saving groups about existing saving groups in certain areas to enable the network activities to start
 - facilitate support for exchanges between networks, once they are in place
 - Care International to share strategy with SDI on how they plan future support to saving groups. We advise that a separate dedicated support unit should be place, preferably in the form of an Angolan based NGO

Brazil:

- The Brazilians participating in the exchange would like to start spreading the Federation message to other communities
- Currently the NGO support to federation building is limited, due to their dependency in consultancies for income. This put constraints on being a support partner of the community - especially if they are acting as consultants for the local authority

MINUTES FROM MEETINGS DURING THE EXCHANGE PROGRAM

A. NAMIBIA

FEEDBACK MEETING ON SUNDAY : 15 June 2008

Eveline: We are going to chew on what lessons we learned, what we are taking back to our regions - what do we plan to do?

15 members from Kavango participated with the four Angolans and three Brazilians

Kavango:

Sesilia (Senseni Saving Group):

I have learned more things that I never known before. When we went to Okahandja Park - the way how they are saving and how they are getting land. They have given us a lot of things according to also what we are struggling to reach. If you want to achieve a good thing you have to work very hard. Even with small N\$1 on a daily basis she can get a house - From the small thing you can achieve your aim. Special the thing we did today. It also give me power to see the amount our colleague saved. The people in Windhoek are very active with their daily saving. With this news I will go back. In our group we are only have 4 active people in her own settlement and they are saving with another settlement's group. How you take care of house when finished. She will go back to her settlement to encourage her people to join again so that she can have a saving scheme in her own settlemtn

Hambuka Elias from Opuungu - Tuzeni Kume Saving Group: Everything I learned is new to me. We do not how to find money. We only gather for one day in the week. Especially when I see here in Windhoek that people are collecting money on a daily basis and I was surprise - I hear shack dweller, shack dweller, but I did not know what it mean. When I saw the house, I realized that this thing is very important to me. And to see different people visiting Namibia from other countries. This will give me power to encourage my group. This is a very important thing in our lives.

Even though staying far even 180 kilos - I will tell them what shack dwellers is

Selma Hamukwaya (youngster). Tuzoreni Saving Group. When I hear the news about gathering in Windhoek. I was very happy. I offered to come to Windhoek. I also need to have the house I saw in Windhoek. We was very surprise to see how our members in Windhoek work - in the whole settlement joining and all of them having a saving book. At our settlement there are only 10/20 people saving, here everyone is saving. This is something that is very important for my future. When I go back I will tell my group I must active, since I saw this face to face – how it happen. When I sleep now, I dream now I am sleeping in a Federation house

Sebastian Panduleni Saving in Rundu (young guy): I am very proud of the federation, I learned a lot starting from the beginning when Federation started in Rundu. I learned about the enumeration and mapping, I never new about the profile - I learned a lot in the afternoon. I am feeling happy in Okuryangava - they are very interested in saving money for their land. It also encouraged me to save for my land back home. Nothing is going to discourage me, even though land is very expensive - and to encourage others to save and work hard to get their own land.

Are the young people in the group unemployed?

Finished school in 2004, always involved in volunteer work.

Selma finished in 2001 and she is a business women selling something at their place Rundu is underdevelopment no industry therefore very poor - unless you come to Windhoek.

What have you learned from Omuthiya network?

We learned how to calculate the money, it is very good to check the saving. How to check the books and look at the money in the book. It give me power tot talk to the VDC and Town Council about this work of the Federation. We as Kavangos, we do not want to sleep anymore.

We will do this work in June: to do checking of books on a network level - then network bring to region report then you combine

Report back from Angolans

Community leader Alfeu, was impressed by fact that communities are saving for different purposes - this is new to him. Back in Luanda they can benefit from this experiences and he want to inspire the people to do the same. Groups in Luanda organize themselves for communal services, water and sanitation and this is the first time he heard that it can also be towards housing.

Alfonso Lorenzo, a saving group leader from Luanda, was also impressed by saving being used for housing and he want to apply this in Luanda. He was very impressed by women leaders and those at the opening in Goreangab, and all the people doing different activities - he had not experienced this every day.

Building women's confidence: The savings also empower women and is not only for meeting daily needs. Their confidence came from the power of their money.

We are building people - first, before building houses

Katrina: Before joining the federation, I was quite, but since my mother Edith encouraged us, I am not shy anymore. They say at my place that I am talking too much. Now I am encouraging other women not to be quiet. We are not only learning about savings, but also about working with money like banks, making bricks and to improve our houses, like doing fencing around the yard.

Fabrice Beutler (Development Workshop): From my point of view as an NGO at service of the community, I see the group saving mechanism serve as a leverage to interact better with other groups and authorities. DW are involved in land titling (before constructing housing) and decentralization. Savings is a good platform for interaction between the government and communities. People in Angola lack rights and access to infrastructure, since the break down caused by the war.

Brazil

Eli: The savings gave them the power to become real citizens and run after their rights from the authority- saving empowered them to do this. Information is power - once you have get it, nobody can take it out of you. Even when visiting another country, you can take this knowledge. Knowledge is empowering her and from the saving experience. There are people who will spread the gospel - I feel the same power to mobilize like one said that she want to tell people 180 kilos further. I used to go to the municipality to ask for something myself. So when she go to the

municipality as a group - and then asking for their services. In the collective she also receive a lot from each other.

João added like Katrina he was very shy - today see planting seeds (teaching a lady to make jewels – and making a cup under the tree) – It was very good.

Sandra - Want the Brazilian federation to build and expand and be strong. If the cow knew its strength it can stand alone - nobody will command them. United people can improve the world and made it more just or equal.

Anna reflected on what is occurring the weekend is exchanges as the main capacity building tool for the federation - each one teach one. An NGO facilitating formal training is not done in the poor peoples process. The saving groups have their own capacity. Also encourage rural groups in Kavango to look at the local building materials, which can be improved to build stronger houses.

MONDAY 16 JUNE 2008

Meeting with City of Windhoek, Mr Elly Shipike (Property Manager), Geraldine van Rooi (Town Planner, Sustainable Development, and David Negongo (Build Together official)

Mr Shipike gave the background. Property Management is there to provide land to the City of Windhoek. There are affluent areas with fully serviced land and very nice houses. Then there are also people with very low affordability - they are not able to afford all the services and land

We provide land on a cost recovery basis. The more fully serviced the land with roads, water reticulation, electricity - the more you pay. This is making our work difficult - since the people cannot afford the fully serviced. Therefore there is the Build Together scheme that makes provision for saving groups for those that cannot afford the fully serviced land. The housing problem is a national problem. Due to high fuel costs manufacturers are closing down. We have 335, 000 inhabitants in Windhoek, only 40% pays rates and taxes, but with the dynamics of not regular payments. This means they rely on these taxes and electricity for their income and to cross subsidize the informal sector.

Build Together housing scheme is money we received from the MRLGHRD
One strategy is to formalize the informal settlement areas - upgrading the area

Geraldine van Rooi explain the Upgrading Strategy

CoW have to register the shacks in informal settlements and then they are ordered to ensure safety to the community

The City has an Upgrading and Development Policy to provide land within the affordability of the clients. The City of Windhoek provide emergency services (water and sanitation and access road for emergency services) before we even start upgrading. Growth of the city population is 4 – 5 % while informal settlements grow with 10% annually.

Start with development level 1 - block residential erven, with toilets within distances of 200m. We are dividing the sites which are rented out to the occupants 150 sq meters per household

From Development level 2 provide services to the blocks - can accommodate 30 households - this is for saving - self help groups, affiliated to SDFN or assisted by the

City working towards upgrading the blocks - they can buy the block. They can apply for second upgrading as they are continuing saving.

At this stage they can also receive Build Together loans. Once a community is orderly settled and have approved plans they can build houses.

From Development 3 they provide single residential erven. They are individually registered. They can still make use of communal facilities - but there will be water and sewer connection possibilities. Development level 4 services are designed but not installed, while developments level 5 (once installed), all services, but not tarred roads and 6 full serviced with tarred roads.

CoW are busy to reviewing the strategy - to simplified and streamline it. Although electricity was not to be included 1,2, and 3. This is due to low affordability and as electricity was the most expensive services, People on the other end go to great lengths to acquire illegally electricity. After taking a feasibility study that concluded, people are poor, but they are willing to pay. The city will need support from other financial institutions. High mast lights were provided to all the older settlements which is a power point for further reticulation.

The revision also looking at better sanitation facilities after the outbreak of the polio in 2006. We realized to take more steps, since the health sector is challenged because of the lack of this basic services. Two pilot studies are currently ongoing with water and toilets to 1 in every 4th household (20 persons) according to WHO standards. We are only piloting in one small area.

Second to implement the alternative sanitation - we are trying to do better now. It is in Okahandja Project that we had the polio outbreak. The one main feature of the alternative pilot study to provide it on a household basis. We have to see how it impact on the household level. We have to recover the costs. Otji toilets make provision of urine diversion and the faecal matter are removed. We have not implement the Otji toilet yet.

David Negongo on the housing program

Affordability for the BT program. You cannot access 25% of your income towards housing. We are having 3 categories, one is individual, one is the independent saving groups and then the Federation affiliates. The challenge is to determine affordability in the groups, because of their different income levels. The loan amount is determined on the minimum income of N\$500.00 per month. They forward the application to the Ministry - can borrow from N\$3,000 – N\$40,000 and once the loans is approved, they have to have approved building plans and the house according to typical plans, with a costs and then we sign a contract. Saving groups are building on phases, according to the members who are ready. Once we receiving the quotation we pay directly to the supplier or builder. We are no longer giving the individual household the money, since the houses were incomplete. The federation construct their own houses and we refund their fund (Twahangana Fund).

Size of plots? 300 sq meter for individual households and individual titles is the required government standard.

Building plans? The building plans are designed by the groups themselves. And they have to build according.

Services? Service rates include basics (maintenance) as well as consumption (cost of delivery water, being bought from Namwater). Pay for water - and they are considering to subsidise the very poor.

They are having a project to provide solar energy. Cow not allowed to generate electricity by law, only a distributor.

Visit to the MINISTRY OF REGIONAL, LOCAL GOVERNMENT, HOUSING AND RURAL DEVELOPMENT

Ms Kamboua Director, of Housing, Planning And Technical Services
MS MATE (deputy director: housing), MS NAUYALA (deputy director Habitat, MS ADELAIDE (housing)

Introduction to housing in Namibia (Ms Kamboua); At independence housing was identified as one of the four priorities. We have high, middle, low and ultra low income. Middle upward groups receive mortgage finance from private sector. For the ultra low income there were no option. The government with the assistance of UN-Habitat formulated a national strategy giving birth to the Build Together programme, catering for people earning below 3,000, dealing with 1. urban and rural housing, 2 social housing, 3 single quarter transformation and 4th informal settlements. Due to high risks the lower incomes do not access finance. IN the housing policy the roles (which is under review) are specified. The central government to formulate policy and creating legal framework, as well as providing finance to those not being catered for.

The central government provides funds for the urban/rural housing. 20 years for loans 4-7%. The individual households are responsible to house themselves. The government provide funds to local authorities to provide finance to individual households and saving groups.

The partners of housing are private sector, the NHE (parastatal) without subsidy, are relying on the repayments, the NGOs like NHAG and the SDFN of the community organisation and Urban Trust of Namibia. Regional Councils are in charge of rural areas and Local Authorities in charge of the urban centers. From 1998 the housing functions were decentralized to regional councils and local authorities. The CBOs benefit the funding form the government. The government recognize the involvement of the poor people themselves as organized community. From 2000 the government has pledged and budgeted for by the government the Shack Dwellers Federaiton of Namibia received 1 million per year. They are also beneficiaries of the decentralized Build Together Program. When traveling to international events the federation will identify members to accompany the government and they are funded by the government.

MRLGHRD is now monitoring the activities of the BT funds, and then provide training. Every year we have the annual workshop, in order to improve the implementation of our program. There is also the Habitat Research Development Center which the Ministry has set up. Before making land available for housing, you need planned areas with services and surveyed plots.

Urban rural loans are for those earning less than 3,000. Social welfare housing is providing finance for example to build 10 houses, 5 of these houses are to be rented out at a market related to cross subsidise the others. The single quarters program is to upgrade the compounds built pre independence era, for male workers under the labour contract systems. As the laws became relaxed the influx of families resulted in the single quarters to become reception areas. The upgraded single units are to be repaid (ownership). Informal settlement are upgraded, with communal facilities, but

aiming to individualized to prevent vandalism. People do pay a nominal fee for their services (water consumption).

The BT beneficiaries are screened for affordability. Loans from 3000, to 40,000N\$ and the local and regional authorities has to open 2 accounts - the disbursement - and after houses are completed - they are repaying into the receipt account, so that the money can be revolved. We are trying to ensure that Ministry of Finance that the money is revolving. *What is the repayment rate* - we aim to achieve 85% currently it diverse from 40% to 100%. The smaller towns are struggling economically - and the incomes are very low. 65% - 70% at the national level is returned.

Monitoring the repayments - with individual records are in a file for each beneficiary. After a month's grace period each person receive a letter - you have to repay at the interest rate, with life and mortgage insurance.

Community Land Information Programme and other partner activities: this program the Habitat Division do in collaboration with the SDFN and communities is to do the profiling, to enable the local authority to plan for their areas and looking at the affordability of the community - to determine for which income category they should plan. Our relationship growth from strength to strength and we are learning from each other. THE local authorities and regional authorities have embraced the organized communities.

The other element of the partnership is the established of the Habitat Committee, with the stakeholders under the chair of the MRLGHRD. We are currently in the process of implementing a smaller project with the involvement of the Brazilian government with Caixa in Okahandja and Rehoboth. A number of recommendations were implemented. The final report is outstanding to look at the extensions of the project, especially for the waste management. Raise awareness on cleanliness and refuse drums were provided.

Co-applicants to have been relative and legal clauses to protect owner, disabled young people can be considered, but they are considering that these people can also owned the houses, or use other options if can afford.

B: ANGOLA

Visit to New group in Luanda, Angola on Wednesday 18 June 2008

Brazilians, Namibians and Angolans from 3 groups

Settlement Nuovo Esperanza Dos

Alfonse, member who went to Namibia, Antonia from Care International

President inhabitant committee

Esparanza 1 also members of other groups (Samaritan, Esparanza 2)

ODC members

Alfonso explain the group's of saving that are federated and that NGO help to mediate with government

Juan Elias - Grupos Samaritan (Member in Agster T Shirt)

: The need their community identify was the lack of schools in their settlement, So they are negotiating for schools. They also started an adult literacy program. Water was a problem, because crossing a busy road is dangerous and they want to bring the

water closes. They have saved 300USD. They obtained approval for a water point. If money not enough this year, can postpone to next year.

The new group have 7 members. Started by April to savings, they have not clear idea about how to use money - maybe a shop or shebeen, but started. They want to move from shacks to real houses. They are saving each 100 kwanza every two weeks - the money is fixed, "no freedom of savings". If have less money, they take the money and they can recover later. Excess money for borrowings. When they have enough money, they will start giving loans to each other. 10% per month interest, banks will not give loans. Groups linked to churches do not have interest rate.

Manuel Manso: First group hope 1 in 2003 with 18 members, only have 12. The 6 members who went out - 4 withdraw and 2 died. The savings were used for funerals. The group has a crèche, sponsored by Chevron with the support of Care-international. The group members helped with the construction of the crèche. The crèche has 41 children. There are 7 people from the first group who got jobs there with one man being the supervisor of the women. These staff is paid by the crèche fees from the parents. They group bought a TV and fridge for crèche. Now they want to expand on another site which they bought US\$2,500 - 700 from the group. They have a lot of difficulties and they have no money and the group continue with their own money. Now they have internal management problem to divide the different age groups, and they want to build walls. When they have a sick child they always come to the group for assistance. Many women come child without fees and they are also accepting these children.

Asking help from visitors. Government is not contributing as it is registered as a private crèche. They save 800 kwanzas every 2 weeks. When members working at the savings - the amounts are deducted from the salaries. 1,000 for cleaner to - 7,000 kwanzas for supervisor. The main objective of the group is to help each other. Also help those with problems. (A church group - he is a pastor - therefore has to help)

Why are those very poor women not also saving - then there would have been more possibilities for them to help themselves. They proposed that to women during 1st June on children's day to start their own savings.

People say 'we are the community and you are an NGO project' - even though they explained - They saw (not a replicable activity - how can the poor do something for themselves that more people everyone can participate in - something accesible but building their strength?)

Alfonso (New Gospel - New Nova Esperanca)

With Cares instruction they, who were not organized before, became organized. They were trying to saving weekly, and this is not working, they are workers and they are saving 1000 per month. The lack of schools were the first case they identify and they identify school. They have saved 6,000 for 2 months. They hope that God will help them to achieve the goal The NGO's contribution will help themselves to develop for the future - They are 15 members

Edith explain People Square (Windhoek, Namibia) where 45 people are saving Purpose to bring people together to address our needs. Bring people with little income of more income - to make sure the poorest are involved. We also started with fixed amount of saving, and through exchanges we learned that we are leaving the

poorest of the poor out - we decided to change the method of savings. 70% of our members are surviving not from formal employment, but are selling in the street. They could not save 50N\$ per month - the problem was where do we get that money. We changed the methods of savings - you can save as little as you possibly can. 20 cents, or 50 cents or 1N\$ by collectors on a daily basis who also collect the information on the conditions of the people in the houses. The collectors bring the money and the 3 treasurers will enter the saving. Most people join the saving scheme, because of people seeing that they can become part of this family. Our Federation is a network of the saving groups and the women can participate and lead the activity. These savings helped us a lot - because we have money to talk with. In our group, those that are not earning, we make sure that they are having a small amount to buy sweets or something and sell and have some small income. If you do not have money today, you are not owing, you only contribute what you can afford. Everyone save as much as they can afford. We got our own land, build houses install services. How we got the government involved in our activities. We collected information about the settlement, and we release the report - so that the minister can see the needs of the community and tell him about how much we saved. We also built a house model about our dream house - We show that we are not relaxing and that we are doing something.

Power is money and knowledge:

Antonia encourage the women to speak - only 3 women

Eli: Villa Real: she show a map of Villa Real, The members of the houses and 16 saving groups, Since they started saving improvement in cultural terms, and health. Before we were only citizens on paper. They could assess their rights, They were also open to external groups like private companies who can help them. When you are going as individual you are not received, but as community we are received. The stronger in terms of saving the stronger it is in terms of savings. Expecially in the uphill roads it is impossible to walk or drive and upgrading of roads is priority. Sometimes I cannot get uphill so Joao need to push me. People want to save fix amount and learning from similar experiences like Edith explain, people can save as much as they could. Even people giving even 1 real is welcome, because when the amount was higher they have joined. The groups name is Happiness De fecilidades. (lots of boys and youngster joined meeting at this stage - where are the women?) She explain the saving books and counter book. Every month the groups get together. They have the number of members contributed and the information of the bank payment - if numbers are going down - they have to talk about it - The bank account is without a card. Three treasurers can withdraw money. Once the saving started, they also did an enumeration. The numbers of houses, people in households, income, how many scholars etc.

Do you know how many they are - the residence committee knows. Each house was numbered, therefore they know where their were people with disabilities, children not going to school etc. We are now more aware of the needs of settlements, like energy, possible land slides, etc. Sanitation is a major issue. Each one start knowing his own little block, but also all the other blocks in the settlement. They are also lobbied for health unit and an literacy school. We are also able to go and participate in the municipality's participatory budget. In the past the Villa Real was never invited to the participatory budget, since the formal sector did not want them there. Until now the participatory budget was not real - although the government promote this. They were able to bring the government to account for the lack of development. We can

also say no to the proposal of government - cannot only be a platform to tell people what they plan. If you wait for government you will wait for many years, therefore we need to contribute on our own. Government has advantages - now people can pay taxes.

How did you convince people who are not saving - are you paying people. Nobody is being paid, all activities are voluntary, also mobilization. Villa Real has 75 streets and they are still 16 groups, they still need to expand. Each street is mobilized on their own. The people who are renting also saw by saving they can have a house. A

Edith encourage , to involve more members, and get more people in their leadership, open to involve people to develop their talents.

Put women in front - to government

How can get other people involved - we have saved already so much?

The group's money is their money, but if we need to deposit money - then each one save until reach that amount.

Saving scheme not looking at friend or family, neighbours should be part and parcel of the development. Then daily collection it is very difficult.

Joao: Part of waste picker's cooperative, who got machinery from the government. They also have a literacy group and they do crafts production.

Pastor: Appreciated that we have many experiences, they are only babies.

Eli We are not agents of government, can work together. We can even dictate government only if they are strong. They are not crawling as babies, you are already walking, need to expand more.

The new saving groups

Community Palanca

Group Estrela (Star)

Start 12 member, 8 women and 4 man.

Week savings – 200 kwanzas

Objective: building crèche.

Do not know what to do next because their training was not finish

Group Sonho

Start with 5 members, 2 women and 3 men.

Their objective for the savings were for small businesses

The visitors explained their activities shortly

CARE international: meeting with Daniel, Antonia and Ilda in Care's office in Viana. Wednesday Afternoon.

CARE role and why support savings?

Antonia:

Is intention to put together the groups to join them in the federation one day.

Want them to join the international network the SDI – Want to enable the groups to negotiate and advocate.

You organize to get something from the NGOs - this is the mentality of the groups - Care is the only one that are organizing communities around savings. The others are organizing for credit.

There was a pyramid scheme where lots of people lost money – therefore the credibility of any saving initiatives are very much questioned.

In the rural areas it is easier for people to do this in kinds and cash

CARE international is busy with a global program whereby they want to support 30 million women saving in Africa as a strategy to empower women. Their aim is to empower women through savings so that they can have a voice to claim their rights. Care started to draft the strategy on how they can make an impact on the number.

The President of Care embraced this concept as to make a difference to 30 million women called *Agora Somos Poderosas* (Now we have power).

Care international wants to use their own credibility to give people trust that the money will not disappear. They want to use their water, electricity and sanitation as entry points into the community. The methodology Care want to use is to utilize their credibility that people will not run away with their money. They want to take advantage of other programs as entry points - water, electricity, sanitation.

You need formality to be recognized or to give a legal base to the voice.

The reason for Care not being able to support the saving groups with exchanges and expansion, is that it has been a sideline. Antonia, Ida and Daniel have been selling the concept to the funders. Previously it was not their focus. The saving activity is still driven by the NGO. As part of their program the Residential Development Group (neighbourhood committees -ODAs) were developed and empowered to get information to the people. The exchange methodology of learning and teaching each other was applied as part of this program.

ODAs have been promoted as the voice of the communities - they are associations and have been able to negotiate with Chinese investors to construct water points, and successfully campaigned for the registration of parents and children so that they can utilize services like schools.

They are proposing the saving activity to the neighbourhood committees, savings can be a strengthening element for the communities.

The ODA are not government agents - they are elected by the community, but there are also people who are appointed.

Following previous exchanges the woman leaders, Fatima and Cecilia, have been promoting new savings. In the south there are more cohesive groups, while in Luanda it is more difficulted.

Care is concerned about discrediting the activity. When the saving disappear – what will happen to the credibility of the group.

Sandra propose enumeration as a boost to activities of Federation. SDI can support such activity. The key is to put the groups in contact, and have connections between the groups. The message of savings has to be spread by the community and not the NGO.

Want to introduce the saving in the community. Profiling has been done which include the income and numbers by the ODAs
They have to empower the community to spread the saving message.

The savings activity was an outcome of the enumeration by the neighbourhood organizations, as a leverage for resources.

Small groups save specific for utilities, but they are not yet trying to organize larger communities or neighbourhoods.

What should be the way forward

During the workshop tomorrow we need to clarify the role of Care as an NGO and the role of saving groups looking at already established groups and new initiatives.

There were results from previous exchanges. Cecilia's group invited the government to the opening of their services ? and that trigger more support from government.

University to encourage students to course on how to do participatory planning, and do master's course in Town Planning

Care staff has also learned more and are preparing now a strategy to work on the savings activity as from the 1st July for a 5 year program that has to start 1st January for about 2-3 million US\$ to be sponsored by Care Atlanta. Exchanges will be included as a learning and capacity building in this program.

SDI is concerned about an international NGO as partner to the local saving network, when this is established.

This money is unrestrictive and the program can be package or repackaged to deliver the same objective. It will be possible to include a dedicated NGO for the saving groups network to enable a local partner.

Notes from Anna about meeting with CARE international:

The major questions that came in my mind during the afternoon's meeting were:

Some of these are to be considered during our future interactions with CARE on the future strategy - but were already addressed during the last workshop

Whose voice to you need for what?

Who will own this voice?

How do you build this up - that it is not CARE's group

Top down approach until now - what to do to change to bottom up?

Must speak to the same language - poor women are driving the process, and are inclusive

Thursday Morning

Delphina's area: meeting in Viana (Core groups from FAZ - fund of social support)

With 38 people, 4 men - rest women.

Meeting with representatives of 8 sectors in this block, next to major road works by Brazilian company. (which result in road closures and it took a trip through a rubbish heap, just missing a bicycle and a timber trailer to reach the meeting place under the tree between some row type rented rooms)

President of residence committee - he helped to elect women as representatives of the different blocks. Some were involved in the water construction project. They are interested in hearing about the new savings project

Delphina was living on the other side of the road when the people cross the road to fetch water at her place it became very dangerous. When a mother with two children was tying the cloth to keep baby on her back and her toddler ran over busy road to fetch water and the child was killed. Because of that she helped the community to access water. Now they have 4 water points on this side. She solicited funds from fund for social support (FAZ). This was not enough and now they built 15 water points - with government support and through German Government money. They have a new project of micro credit developed by Development Workshop.

Through the micro credit program groups create a credit committee and with the DW credit officer the assess, if people can pay back and they start with 300 US\$ or 600US\$. If people do not pay back the group has to cover on behalf of the defaulter. The individual who is not paying twice, cannot borrow again.

Antonio is introducing herself as micro finance and saving scheme official from CARE international. There are fines for people who are defaulting and the groups are using the savings to help repayment of the loans. Gathering in groups are always usefull, since people are able to negotiate with government

Introduction of the various organizations present at the meeting.

Resident's committee -

Micro credit group member

Committee for social support

Credit and other organisation

National organisation for women - OMA

Government appointee from the municipality

Some to shy to introduce - saying they work a lot now they must speak.

Antonia to explain that we should speak don't be shy.

Woman from another area want to know why we are coming and when are you visiting their own neighbourhood commission.

They have stokvel groups in area - quite a number participate in stokvel but they feel they are not organized (Stefano emphasise that even they are without NGO therefore not organizing

When they are not organized, if someone is defaulting she cannot participate in anything.

Roles of community

Roles of

Delphina to speak about what she learned in Windhoek

People are not helped as individuals, but as groups. Then NGO can support you. The groups are saving some money. With this money they go to government and then they can get assistance for land. The government send officials to measure the plots and then they put up a tin shack, and water, and electricity and tap before the house. In your shack you can have electricity - Some people with disabilities government is

helping them. You get a loan then you pay back little by little and when you finish you get a title. Here in Angola we do not have any legal title. Having a title you can have more protection for the poor. Attended the celebration of 50 houses. The key is the unity of the women. This is at national level - not just city level. The federation when have activities - they people come there - put mattresses on the floor and sleep together.

The problem of Angola is housing - and for a few rooms it is 250\$ this is sucking most of your salary - so you cannot live. Like this one woman was unemployed and then the husband died. The builder expelled her - crying. Another one has no house - wake up at four - the one month baby - has to get up early - next one in begging line - without family - she asking help to people.

Elli to speak about villa Real

We had similar experiences with poor people and by saving we are now helping each other, not only financial but also emotional, with human warmth. We developed some tools whereby we can realized the objective to help each other - showing how they enter their savings in the small and big book. So don't discriminate against people with very small amounts, not to stigmatize those that earn very little. They use their people's organisation what the needs are of the community. Sometimes succeed sometimes not, sometimes not. Leaders are chosen amongst those that can speak up for each other. Deposit money in bank and monthly have accounting checked. You cannot be cheated - you check your own money - how much given and has it been deposited. They allow loans - so far only to up to how much you have deposited from the book. This is the rule of my group, maybe other groups have different group. We have known in Angola that groups are working on different basis, but it is each group to decide its contribution.

Joao: explain recycling of rubbish - if living here I will be rich.

Edith,

I am proud today - I see many women that are talking about their problem, even the three with the babies that talking about their problems. And today I am talking about people that are homeless. They are renting with income more than their income and today I am sharing where the saving came from. I myself are one of the women with this idea. The women were renting, staying in old cars and in chicken pens in Windhoek. They came together as you today and say - how can I improve my unhealthy condition. IN that meeting we talked about savings. Because if I want to ask assistance we had to come up with something. Although people are without work or domestic work. Those without income with little money, never said where are we going to get money to join you, let us work together. Those with money say - lets save a fixed amount, but what about the very poor not working regularly. So we share ideas with other countries who started with daily savings. Even though we do not know what we can do in the future, we came up with the idea. Remember when we started we had no NGO - today Anna is our NGO - but we had no NGO to work with us in the beginning. We as us the poor we establish the NGO to help with government to be middle role between us and government. We started already in 1987 - and 1992 only we come up with the idea of having NGO. How we do our daily saving, how we record the daily savings and how our money is deposited in the bank, we learned without the NGO. And even those without any income attend the

meetings and then the group help such a person with a small amount to start their own business. Although we are poor, we are rich in mind, we only need the technical support. For the three ladies - want to encourage you, come together, let us help each other. We are saving as a key to the solution of our problems and as a key for our development. Becoming a bigger group your voice are getting louder, since you have more money to speak about. Through saving we got land, through savings we got water and toilets, through savings we have houses – those that we have opened last weekend are achieved through savings. Myself I talk today I rented a 300sq meter with husband with 7 children paying 50 US\$ - I was the only breadwinner, my husband was not working and some children were still in the crèche and senior, all of on slept in one bed and on floor. There were no privacy. I was earning 20 US\$ and then I plait hair to make an extra income. So that we can dream for our children's future - when I am no longer there – the children can say my mum left me with this. The NGO is not a solution to your problem, only ask for solution when do not know how to solve it. The solution is within you - NGO is like mirror. Through the women we got houses, places to play - I am proud of the women.

She is praising for delphina - we are waiting for outsiders, now we hear women can do it themselves and they need to stay together.

People are coming fro provinces with nothing, that is why the NGO is giving them capacity and means to do things by themselves – give them capacity (S politicians speech). Prizes are so high - they need micro credit want to money to make cooperative to get credit - they are with nothing - we are ready to sign any contract and will pay back. It is not that they are not willing to work - they need credit. These single women with nothing - only with credit they can help us - women can contribute nothing.

Good idea – want to start - first want meeting - Edith reply that no big meeting is required, those that are interested can start.

Delphina: she sees smiles on faces, she hopes everyone will preach the gospel. The question is - if I have nothing - how much I get something for saving. Will sit down on the floor with Delphina.

E: let us not sit down with Delphin a- if we have start saving it is something. I will share. We start with very small money - even 10 c, 20 c, very little. Our group started those. We know each other - through savings - who can and will be willing pay therefore can assess each other. Before getting a fund - we were already strong.

AM explain how the saving groups could establish their own fund.

Delphina We have guidelines, we will sit together and work out what we want to do. The men are also included.

Antonia is encouraging them to go on - don't feel excluded - we started in Kiamba Kiaxe - we want to expand to other areas. We have created many saving groups with people saying they have nothing and seeing how it is practiced they started. I should have brought with you people already practicing - disabled people who were begging are now having the saving groups. 19 groups of beggars. Who started selling petrol and are improving their lives in stead of begging. We started 1998 only with micro credit, now we stopped. Because of the frustration - since people disappear with

money. Micro Credit is always constraining - it is sometimes very hard. While savings are easier you give what you have, you don't fear fines. There are now people who say we don't want credit. To give loans out of our savings. When group give loans, they understand the difficulties and can reschedule the payments. After all saving schemes are about being together, what one person cannot do - many people can do. The ladies who came again can through saving say I once was dependent on my neighbour and now I am able to pay my loan. The beggar I have nothing how can I saved. And now they have something.

Eli - when united, the government will listen to you - one day we will go to other communities, we were poor, we were hopeless, but now we are able to achieve our development. You must know what you want, otherwise government will not listen to you. We were visited by South Africans - it is the poor who is helping the poor - we must not wait for the rich to help us. We did not come to this world to suffer, we have to live as equals. Encourage women to organize themselves.

CONCLUDING WORKSHOP ARRANGED BY CARE THURSDAY (19 JUNE 2008) AFTERNOON

The way ahead?

About 30 people from saving groups, ODA, 3 staff from Care. Community People we met since our first exchange - Mama Theresa, Cecilia, Maria Maddalena, were also present.

Care International staff: Dediza (now working on good governance now), Ilda, Antonia,

Ilda explained the background of the workshop: - what it is we gained from these exchanges and the way forward. People from ODA (neighbourhood development committees) are here - why they are organized.

New groups benefited from our visits these past 2 days.

Everybody has to say what they learn these two days. People not being part of the exchanges with older experiences can also give input

Cecilia

What they wanted to apply is that women are not depending on men. They learned that women that made bricks and building their houses. They learned that with savings poor women can obtain any objectives. In their area they got new waterpoints, got electricity and a literacy center and learn to work with churches. They want to learn about recycling - this is something that could help them. They planted trees

Q: Was there any change in their method of savings? Savings according to objective, for shop or infra structure - they give loans with 10% on the loan amount. Savings is more structure for objectives. They have 100 people in their group. They have voluntary saving and monetary for fixed objectives like water. The function of voluntary savings is to keep it in bank. When they have a capital - they can decide to help people with loans.

How are you catering for the very poor? The loans are exactly for the very poor that can only sell sweets, petrol and groundnuts. That person can then start contributing.

Sometimes they need capacity to the poor so Care teach them how to run the business

Alfonso Lorenzo. My eyes were open in Namibia - all the groups are very much tied in the federation - they are united. The very poor are also in the groups. The groups have the capacity of how to speak to the government. The land they are occupying is divided into plots. There are different kinds of houses according to the affordability of the groups. They get loans to obtain their dreams. There is a lot of discipline and once a month the members of one group check the books of the other groups. The other groups report on the total of the groups and on the treasurer groups. When the Namibian occupy land they put a shack on it, but their priority are services with water and sewers. The project is for water for the whole area. The unity amongst the groups is what give them the strength to speak to the government. It was strikingly that the very poor can be part of the group and everyone said that this is possibly. After meeting people doing daily savings he was convinced about the daily saving as a tool.

He want to try the daily savings - Even if it is only 100 kwanzas - he will try it .
Our work is too focused on projects - there they focus also on housing.

Delphina: the women are in decision making - they are also doing work like measuring or construction. Why are there more women and men? We are suffering more than men, we have a problem therefore we need to be here. Men are all the same they have a child or thre here and then they abandon the women. What can a blind woman like Theresa, do alone, but now they are together she can achieve a lot. The problems of Namibia are the same than those in Angola.

Here in Angola, the land belong to the state or private companies. Clearly our strength will be in creating a federation - How do we do it. The state should recognize, we need to expand the project to other areas, the stronger the federation is. The leaders of the federation must open the door to the highest levels of the state.

IN 2004 they started saving 200 kwanzas per week. They decided to use it for holidays end of the year and they deposit 30,000 in the bank. There was a lot of mistrust. 11 people were saving and there 5 left - money was in bank in name of few women. Probably if the peer checks this mistrust will disappear.
Very verbal man - very bad to close this account - we do not have to get to this point where people close account based on mistrust.

Federation has this role - when a group is in trouble they ask help from other group
Before we create the federation - what do we really want. Want to see documents.
Want to see the books about money

Members have to contribute to federation building, not only leaders.
Church pastor: we have now many groups - we can just form federation, we have a big hall and we can have public amenities, If the federation was there, the federation could help. They were doing the fix amount savings, but heard it is not the best, They heard that if poor women is turned away from crèche is turned away. The daily savings and the non-fix amount can also help these people. Two heavy drinking couple die and with the savings they could bury them. The exchanges must go on

Helping the very poor in the community is the duty of anyone of the community. Everyone should be invited to the meetings, even if they are not members of the saving groups.

The leaders of the neighbourhood committees should invite all people.

The people who are leading the families are the women, but there are a lot of many resourceful men in the community.

Ildé from Care, admit that women are not in decision making. In Namibia the women are really involved in practice.

The neighbourhood committee should participate in the savings and should favour the saving groups. In her case the group was working well, but they did not let the saving group's speak.

Florinda from new group of previous day: Listening to other stories have encouraged them

Domingos from Previously visited group (Cecilia's husband). They lack the visits to assess their performance. The federation can do that - to solve each other problems, people defaulting or leaving. They started with pigs, fuel and cooldrinks - now they are in trucks and car businesses. One of us want credit, so we collect money and give you loans. Let us not depend on the banks - we do not want to kill you. He is advocating for inter group loans. We should expand the idea - the groups should function to mobilize.

Eli – We do not always succeed in getting government do what they want. The exchanges are helping them to make them stronger.

Before the enumeration we did not know how many women, how many men but now we know about what we are saving

By dividing Villa real in sectors and they can talk to the mayor about each areas' problem. In the beginning the government was not listening to us. In the past we did not know how to engage with the government . We went to government with pots making a noise and throwing stones, but now we have learned different. We learned to do this, so that we can live together in harmony.

How can ODA and saving groups can work together?.

Member of both - speaks: Five years now they are saving - every year they set an objective - giving loans to each other. They will just lending, but they felt they could use more money, like land - they want to ask a piece of land from the government and want to implement a project there.

The ODA collected the needs and problems of the community in every area. They went to government to show their problems through these surveys - and the government opened the doors to listen to them. They met through this dialogue the needs for utilities. They have created the forum as a platform. To deal and work with local government is still very difficult and there is a gap in the language and there are constraints. He feels it is changing and they are overcoming the difficulties.

A woman from ODA related that the waste is a big problem. She arranged meetings with the community to suggesting that they must clean the areas themselves and in many spots they succeeded to clean up.

Joao explain how they clean up – their recycling cooperative.

Lady with baby I did not participate in exchange - want to come to visit their group. Will only report to her group.

Maddalena: thanks to her experience, more confident - last month they gathered more men - to speak about the pipes and we had the courage to speak. The member of the utility company met and listened to them.

Domingos: We should not going empty handed - he encourage them to go with savings

Edith: What is it for us as community of IUanda - including myself . I am not leaving if one can say I will accommodate you - I will stay. What will we do from tomorrow.

I am asking from the NGO to help us with a saving book - the saving is making me become talkative. It is participative - I become talkative. We need men - Women means well organized men. We are in need of your help, we are need of your organized. Concern about convincing the government. nOt happening overnight - the savings are making our voice loud

Delphina - we are in front of a bridge - want to have to know how many groups do you have – putting them together – want mass meeting. Care knows us very well, they should call all the active groups,

Want an office, want capacity building want registration.

Domingos - now not satisfy - Care to organize them to group in networks and then federate in network.

We should organize the federation on regional, national level.

Edith question those that not are participating to give their opinion

For Federation requirement

Opening the saving groups - allow more people to participate, and include the poorest of the poor

Aim for area based savings – so that people living close to each other save together

Encourage daily and small savings - poor to be involved - become part of saving groups where decisions are made with every ones participation

Exchanges for mobilizing, Supporting each other's savings activity and using exchanges as addressing problems, combining reports building accountability .

Each one teach one

Encourage womens participation and leadership

Sandra: we just have the saving groups, the NGO is constraining growth - if it wanting to control the process. Now we have learnt that the people should do their own work. When I return back we will practice this. I have realized that we are thinking - let the people do it, but we did not practice it, but now I am convinced. The NGO will give you support when you need, but you should walk it yourselves.

Maybe Care can distribute the list of the savings in the places to the groups.

The federation can be born

Support is needed, and Care will take responsible for the support of the movement.

Saving groups present want to adopt the federation processes. You are doing mobilization yourself – the work Care has done will be done by the community.

How is it structure in Namibia from the base to the top.

Show diagram with saving groups at the top forming networks. And then networks are used to support the work in saving groups.

The only formal aspect is to have saving groups - as long as people are saving regularly they are part of the saving group, and the networks that will eventually make out the national federation.

It is important that the networks are to be established as the first step, before national meetings etc are organized. Once the networks are ready to share their activities a city-wide forum can be held.

SDI to facilitate an exchange to establish federation process and networks in the areas.