Shack Dwellers Federation of Namibia
supported by Namibia Housing Action Group

ANNUAL REPORT

JULY 2020 – JUNE 2021

Namibia Housing Action Group (NHAG)

Shack Dwellers Federation of Namibia (SDFN)

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Foreword by Madame Monica Geingos, First Lady of the Republic of Namibia

"We are poor, homeless and landless, but we are not hopeless ... we may be poor in our pockets, but we are not poor in our minds, so do not plan for us, plan with us."

These words were spoken a few years ago at a High-Level Roundtable facilitated by the Office of the First Lady, Slum Dwellers International and Shack Dwellers Federation of Namibia on Informal Settlement Upgrading in Namibia. These are words that haunt and inspire me. They haunt me as they eloquently remind the powerful that the poor are not a problem that needs solving - they are partners; a shack is not an eyesore that needs to be hidden - it is a home for families that must be upgraded to meet their basic needs. Our people – ALL our people, are our wealth. Our children, ALL our children, are our treasures. Therefore, everyone deserves to live in decent shelter where our collective hope, wealth and treasures are safeguarded.

One of the guiding values of the Federation and Namibia Housing Action Group is their collective understanding of the power of partnerships, and their insistence to be listened to and treated as equal partners and not as charity cases. I have watched how an increasing number of blue-chip Namibian companies embrace this spirit and embark on a journey of genuine teamwork. The Federation has proven that it is a reliable custodian of the aspirations of the landless, and the capital it is entrusted with. The Federation reminds us each day that partners will sign up where there is leadership, good governance, and impact.
This financial report indicates that the Federation has done well financially. However, measuring success is not just about finances. It is also about building social and political capital. It is about precedent-setting initiatives, growing the membership base, increasing savings, strengthening partnerships, good governance, effective, policy influencing advocacy, and community upliftment. That is what the Federation has achieved, and that is what success looks like. I am not surprised by the challenges faced by the Federation, nor am I surprised by the Federation's achievements during a financial year that was weighted down by the economic consequences of recession and global pandemic. The results indicated in

this annual report are a testament to why the Federation's centring of community-led involvement is consequential to their impact. How much has been achieved within this reporting period makes it clear that time is of essence to the Federation - it is incontrovertible that the provision of decent shelter requires urgency and scalability.

If you are surprised to read in this report that the Twahangana Fund's "Poor Peoples Fund", which is an income-generating reserve, could garner contributions of N$1,800,000 of membership contributions; or that the savings group of the Federation could generate savings of N$2,733,426 from its members during a pandemic year; or that poor people have contributed N$34,894,032 over time to the Federation, then you have not been paying attention. The Federation's secret sauce is its insistence that each member plays their part. The members have played their part; the Federation has met stakeholders halfway, and now is the time we need to meet them halfway. To urgently and adequately address the housing challenge, we need a diverse and large pool of partners and stakeholders working with the collective goal of playing their part to provide decent and affordable housing.

Inside the statistics we read and the zinc structures we see are human beings. The numbers of houses provided by the Federation are not just figures; they represent lives that have been transformed. The Federation plays a critical role in making urban development socially just and inclusive. I am proud of them, the NHAG, and their partners in the private and public sectors.

Congratulations to the Federation for yet another successful year. Thank you for being powerful change agents, and may God bless you for empowering thousands of households with land and low-income housing. This is how we build a nation.

Madame Monica Geingos, First Lady of the Republic of Namibia is the Patron of the Shack Dwellers Federation of Namibia (SDFN) since May 2015

Acknowledgement

The activities of Namibia Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN) were enabled through financial support from various partners, this includes core funding from MISEREOR (Germany). The Shack/Slum Dwellers International (SDI) provided funding through their LME Program, KYC-TV Program, and UNOPS/City Alliance. NHAG/SDFN activities were supported by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), Namibia University of Science and Technology (NUST), the Hardap Regional Council, University of York and Open Street Mapping. The Ministry of Urban and Rural Development (MURD) financed house construction as well as informal settlement upgrading through their annual contribution to the Twahangana Fund.

There has been a further remarkable increase in private sector funding towards the construction of new houses. The established and profound reputation of NHAG and SDFN, as significant contributors to the delivery of affordable land and shelter for the very poor, has contributed to this increase. In the period covered by this annual report, the following companies contributed not only to the construction of houses but also assisted with technical support and capacity building: FirstRand Namibia Foundation through RMB Namibia, Pupkewitz Foundation, the Office of The First Lady of Namibia, the MTC Knock-Out Competition, ABF Fishing, Ohorongo Cement and Twin Hills Trust/Osino Resources. Significant contributions came from MTC and the community at large through Standard Bank of Namibia's Buy-a-Brick Initiative.

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

We would like to thank Ellis&Partner Legal Practitioners and Nina Maritz Architects for their numerous hours of pro-bono work as well as Otweya Consulting Engineers for their great support to the water and sewage lay-out regarding the informal settlement upgrading in Usab settlement on Karibib.

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

Introduction

Before Independence, informal settlements were rare in Namibia. Since Independence in 1990, rural to urban migration and urbanization have radically transformed Namibia's cities. Informal settlements have been an enduring feature of the post-apartheid urban landscape.

Today, only 21 years later, we have to acknowledge the fact that **more than 40% of Namibia's overall population and around 80% of its urban population are currently living in informal settlements or backyard** shacks. Upgrading these settlements to well-serviced and integrated neighbourhoods poses a daunting challenge to the Namibian Government and Society.

Living in a shack often means living in a one-room structure with a communal tap and c**ommunal ablutions, no electricity, and no privacy** for family members. In winter it is very cold, in summer it is very hot, and when it is windy there is dust everywhere in the shacks. There are far too few communal toilets and shower facilities, which are often in a devastating state, are the most difficult to bear for most shack dwellers. The COVID-19 pandemic and the fact that these communal toilets carry a significant risk of transmission of COVID-19 aggravates the situation.

Until June 2021 SDFN/NHAG have built an overall of 6,865 brick houses, each of them with its own toilet and water connection. Assuming 4 or more people live in such a house built by SDFN/NHAG this means that around 30.000 people have moved into a life with dignity and hope. And most importantly, doing so through their own commitment and persistence; sometimes saving for years and often waiting for land for decades.

1. This has been documented in early urban research in the 1990s, see: Peyroux, E. & Graefe, O. 1995. Precarious Settlements at Windhoek's Periphery. Investigation into the Emergence of a New Urban Phenomenon. Centre for Research, Information, Action for Development in Africa.

About SDFN & NHAG

Shack Dwellers Federation of Namibia (SDFN)

The Shack Dwellers Federation of Namibia (SDFN), is a community-based network of housing saving schemes, aiming to improve the living conditions of urban and rural poor. SDFN is an affiliate of Shack/Slum Dwellers International (SDI).

SDFN Vision & Mission

The Shack Dwellers' Federation of Namibia's focus is to improve the living conditions of low-income people living in shacks, rented rooms, and those without any accommodation while promoting women's participation.

The federation facilitates and advocates for change for those excluded from commercial housing and financial processes, using a community-driven approach.

Current status, June 2021

SDFN is a People's Movement made of 1,036 saving groups (Voluntary Associations), involving 32,264 members, saving N$ 34 million, and building 6,865 houses to date.

SDFN Strategic Objectives

We commit ourselves as a civil society and community based organization to:

- Organize low-income communities through saving schemes and build capacity of poor communities living in informal settlements to drive their own development and access resources.
- Provide access to funds for the poor for income generation, houses and services.
- Promote bottom up inclusive participatory informal settlement upgrading that will result in inclusive citywide plans.
- Lobby for and obtain affordable land, infrastructure and resources for the poor.
- Improve the living environment of the poor by developing/transferring skills for building houses and to raise awareness of local/environmental sustainable building materials, and resources.
- Promoting women's participation and leadership due to years of experience where women lead the vast majority of the SDFN saving groups in a very professional manner.
- Strengthen communities' negotiation position by obtaining and sharing information about the living conditions of the poor and the activities of the groups through the program Community Land Information Program (CLIP).
- Create learning centres for best practices on informal settlement upgrading processes.

Namibia Housing Action Group (NHAG)

Namibia Housing Action Group Trust (NHAG) is a Non-Governmental Service Organization, aiming to support and add value to the activities and processes of the Shack Dwellers Federation of Namibia.

NHAG Vision & Mission

The Namibia Housing Action Group aims to support the Shack Dwellers' Federation of Namibia in achieving its mission. NHAG facilitates and advocates for change in the livelihood of urban and rural poor by supporting the SDFN actions to secure affordable land and shelter and improving the living conditions of those excluded from commercial housing and financial processes, using a community-driven approach.

Current status, June 2021

NHAG as a Welfare Organisation has the legal status of a Trust with 9 full-time employees supporting the SDFN financially, technically, linking the community to the formal sector and administering their Twahangana Fund.

NHAG Strategic Objectives

We commit ourselves as a Professional Service Organization to:

- Facilitate the activities of the Shack Dwellers Federation of Namibia (SDFN) by acting as the treasury for regional and national activities, administering the Twahangana Fund and ensuring equal distribution of resources.
- Facilitate SDFN inputs on policies and legislation, assist the SDFN with documentation/reporting and advise SDFN and groups representatives.
- Advocate for a transformation of Namibian urban policies, legal frameworks, strategies and actions at the national, regional and local levels to change the way that our towns and towns are planned.
- Promote local-national partnerships in which community, regional and national stakeholders are strategic partners for improving access to land.
- Provide technical support to SDFN and community driven settlement upgrading, service installation and house construction.
- Facilitate international exchanges.
- Environmental issues and challenges are continuously taken into account when lobbying local authorities or giving technical support to SDFN.

Historical Timeline of SDFN & NHAG

1987

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

1990

- Namibian Independence

1992

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

1993

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

1996

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

1998

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

2007

- Memorandum of Understanding (MoU) between **Standard Bank Namibia,** SDFN and NHAG is signed.
- The **Community Land Information Clip Program (CLIP)** is launched by SDFN/NHAG in partnership with informal settlement communities, as well as local, regional and national government.

2012

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

2015

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

2016

- SDFN/NHAG signed a MoU with MURD for the national **Community Land Information Program (CLIP).**
- **Ohorongo Cement, Pupkewitz Foundation, and FNB Foundation** formalize their development partnership through a formal agreement requiring each partner to put N$ 1 million in cash or kind, to support the activities of the Shack Dwellers Federation of Namibia.

2018

- 20 years of Shack Dwellers Federation of Namibia (SDFN).
- SDFN/NHAG signed a MoU with the **Association of Local Authority in Namibia (ALAN).**

2019

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

2020

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

2020

- **1,115 residents** of the informal settlement Freedom Square in Gobabis received their **Land Hold Title** through the **Flexible Land Tenure Scheme.**

Flashlights

Flexible Land Tenure for Freedom Square, Gobabis

In March 2021, 988 out of the 1,115 registered plot owners in **the informal settlement Freedom Square in Gobabis received their Land Hold Title** as part of the pilots of the Flexible Land Tenure Scheme. The community of Freedom Square upgraded its informal settlement through a community-led process. **Servicing costs,** including pegging, surveying, laying sewerage and water systems were **less than N$15,000 per household per plot.** The Flexible Land Tenure Act from 2012 creates a new land tenure system in Namibia for land in urban and settlement areas and reaffirms the Government's commitment to ensuring access to land and improving the living conditions of all Namibians.

This community-driven upgrading process in Freedom Square became a practical reality on the day that the Gobabis Municipality signed an MoU with NHAG/SDFN in August 2013. It is arguably the largest informal settlement upgrading project in Namibia, as well as a good practice internationally. This issuance of Land Hold Titles is a culmination of the hard work and long-term commitment of the residents and various stakeholders including the Namibian Government, SDFN, NHAG, GIZ, NUST, GLTN, and UN-Habitat. **In early 2020, the community in Freedom Square completed the construction work related to water and sewerage and by October 2020 the first houses were ready** to be a new home to members of the Shack Dwellers Federation of Namibia (SDFN). Lessons from this undertaking have contributed as a model for the roll-out of the Flexible Land Tenure System throughout Namibia.

SDFN/NHAG and the City of Windhoek are currently busy **forming further Land Hold Associations in Otjomuise (Windhoek),** so that members of SDFN saving groups in this informal settlement will be able to receive land ownership through the Flexible Land Tenure Act.

Permaculture Trainings, Backyard Gardening and Nutrition in Urban Community

Since September 2020, the **Nutrition and Food Security Alliance of Namibia (NAFSAN)** in collaboration with the Shack Dweller Federation of Namibia (SDFN) and Eloolo Permaculture Initiative have been working on the **Urban Gardening and Nutrition in Urban Community project,** funded by the global Scaling-Up-Nutrition (SUN) movement to promote resilience and food security during the Covid-19 pendemic. Over 10 months, around **50 gardens were established in Windhoek's informal settlements,** and interactive nutrition workshops were facilitated in communities in Windhoek: Ombili, Havana, Sonderwater, Ongulumbashe, and Otjomuise.

Seven SDFN members were trained as facilitators to scale up permaculture backyard gardening in all the regions. A mixed team of SDFN members and NUST students (BA Human Nutrition) were trained in and are now experienced in **facilitating participatory nutrition awareness workshops in communities** with the particular aim of creating awareness of the importance of breastfeeding and healthy eating habits, as well as how to strengthen our immune systems during Covid-19.

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In mid-2021 the project, together with seeds, trees, gardening tools, and nutrition training/information materials, **were officially handed over** to the Shack Dwellers Federation of Namibia (SDFN) and the Namibia Housing Action Group (NHAG), **which will allow them to continue with this initiative by upscaling and expanding further into the regions**.

> *Working with SDFN/NHAG was a great experience and of course at times a balancing act given the extreme socio-economic inequalities in Namibia. We especially learned a lot from SDFN/NHAG's commitment to empowering communities and individuals from the bottom up, and we appreciate the sincere commitment to growth and self-sufficiency when it comes to food and nutrition security in informal settlements from both the individuals involved as well as on an organisational management level. We therefore look forward to scaling up our work in partnership with NHAG and SDFN in the years to come.*

Ben Schernick (kneeling in the middle), NAFSAN Director at the Project Handover to SDFN/NHAG

Southern African Innovation Support (SAIS), GIZ, and ELOOLO Permaculture Initiative came together in a consortium and supported SDFN/NHAG in the **Living Permaculture Project.** As people and especially informal traders lost their jobs due to the COVID-19 pandemic and subsequent lockdowns, the interest in backyard gardening spiked. **232 Shack Dwellers were trained in gardening,** out of which 140 were women (60%). Within this project a **set of posters and magazines were produced** especially for the inhabitants of the informal settlements featuring various Permaculture-inspired solutions and ideas to help improve their backyard gardening, water supply, and homes.

The permaculture approach to gardening has taught me to use the limited space around my shack. By recycling old tires, used bottles and tins to built my little garden. I now reuse water and I get to eat healthy vegetables that are grown naturally without any chemicals."

Foibe Sakaria (on the right) with the gardening team

Slum/Shack Dwellers International (SDI): COVID-19 has highlighted the priorities of women living in informal settlements

SDI brings together over 1 million shack dwellers in 33 nations in Africa, Asia, and Latin America, including Namibia. For members of these federations, exchange visits within their country and internationally have long been a key part of learning. This would include visits to cities where community-led mapping and collecting of data on risk and vulnerability would take place by members of the Shack Dwellers Federation. But when **pandemic-related travel** bans made in-person visits no longer possible, **women learned how to have conversations through digital means.**

During the pandemic especially women bore the burden of not bringing in money, having to feed the family, having to cope with children who couldn't go to school, and having old-fashioned phones with very poor Wi-Fi.

Despite these constraints, a modest network emerged. **Women from different cities began talking to each other once a week using smartphones**. Some began to talk to those in neighbouring countries. These discussions came to focus on 'what women want' – a laundry list of everything women need to keep the family safe and healthy and to survive the long-term impacts of the pandemic. This **included developing long-term sustainable solutions** as well as addressing the deficits that impacted their daily life.

For the five priorities that emerged - please see the two blog posts by Sheela Patel, founder of SDI:
What women want – part one | International Institute for Environment and Development (iied.org)
What women want – part two: to map vulnerability to climate change

Evaluation of NHAG/SDFN projects, funded by MISEREOR

The cooperation between NHAG and MISEREOR, the German Catholic Bishops' Organisation for Development Cooperation, dates back to 1993. The last evaluation was done in 2013. This evaluation assessed two projects of NHAG/SDFN titled "The scaling up of improving poor people's living conditions Namibia" for the period 2015 to 2020. The purpose of this evaluation was to review the NHAG and SDFN activities and outcomes considering the planned strategies and interventions. The evaluation results aim to assist in the planning of the next project phase and give possible strategic input to the current strategy (2018-2023).

Abstracts from the Evaluation: "The evaluation of these projects found that NHAG/SDFN has reached a high level of achievement for the following considerations: NHAG/SDFN has been doing extremely relevant work in the field of social housing and community development in Namibia. The two organizations are especially pertinent and inclusive to the poorest of the poor, to women and minorities. Not least, over the years NHAG/SDFN's approach has demonstrated a high level of sustainability, triggering, in turn, a replication of good practice, and promoting learning at local, national, and international levels."

National Saving Report by the SDFN Saving Groups – June 2020

REGION	Groups	Members	Male	Female	Savings from the beginning (N$)
ERONGO	198	6,267	2,290	3,977	4,320,191.75
HARDAP	31	1,041	247	794	386,592.00
KARAS	64	2,060	548	1,512	686,795.42
KAVANGO EAST	42	1,857	398	1,459	825,735.40
KAVANGO WEST	14	484	185	299	322,884.00
KHOMAS	160	7,719	3,444	4,275	3,757,477.30
KUNENE	8	296	75	221	784,506.21
OHANGWENA	58	1,172	238	934	2,900,884.14
OMAHEKE	83	700	244	456	517,459.57
OMUSATI	35	913	160	753	1,893,911.40
OSHANA	56	1,037	181	856	1,857,546.17
OSHIKOTO	73	1,819	522	1,297	2,048,682.62
OTJOZONDJUPA	38	951	287	664	896,045.77
ZAMBEZI	29	938	171	767	521,793.92
OVERALL	**889**	**27,254**	**8,990**	**18,264**	**21,720,505.67**
Total Savings (N$) including savings of 7 regions for land acquisition					**32,160,606.22**

National Saving Report by the SDFN Saving Groups – June 2021

REGION	Groups	Members	Male	Female	Savings from the beginning (N$)
ERONGO	195	6075	2168	3907	4,130,264.40
HARDAP	46	1255	290	965	826,921.60
KARAS	70	2263	618	1645	812,276.71
KAVANGO EAST	21	744	137	607	386,925.60
KAVANGO WEST	59	1205	407	798	249,631.48
KHOMAS	161	7718	3445	4273	4,137,749.20
KUNENE	29	1382	424	958	610,907.75
OHANGWENA	66	1295	269	1026	2,327,403.50
OMAHEKE	49	1599	588	1011	294,072.42
OMUSATI	44	1330	348	982	2,063,530.12
OSHANA	100	2308	493	1815	3,987,659.95
OSHIKOTO	81	1685	476	1209	3,084,712.40
OTJOZONDJUPA	72	2170	660	1510	1,215,772.54
ZAMBEZI	43	1235	256	979	707,423.21
OVERALL	**1036**	**32264**	**10579**	**21685**	**24,835,250.88**
TOTAL SAVINGS (N$), including savings of 8 regions for land acquisition					**34,894,032.32**

Community Savings

Saving Groups of the Shack Dwellers Federation of Namibia (SDFN) across the country **have collectively saved more than N$ 2 million during this financial year 2020/2021** reaching a **total savings of N$34 million** by the end of June 2021.

This money has been saved by savings groups with a total of 32,264 members (67% women). During this reporting year, the number of household savings increased by 5,010. Savings increased from N$32 million to N$34 million. **This indicates that the savings continued despite various economic and social challenges facing the households during the Covid-19 pandemic**.

I am encouraging members to continuously save a little bit of their money – even if it is only N$100 per month or less. But there should not be a month without a payment to make their dream to build a house come true. But also, to be able to pay back the loans to the Twahangana fund. It does not have to be much that one must save per month, but it must be regular. And be creative – come together as members of a saving group and come up with ideas on how to make some money for your savings – like selling drinks at a football game.

Edith Mbanga (with her husband), SDFN National Facilitator

The saving groups of the Shack Dwellers Federation save for their daily needs (school fees, food, clothes, etc.) and towards acquiring land, services, and housing. All groups are participating in regular saving activities which entitle their saving group to form part of the network of the Shack Dwellers Federation of Namibia. The savings also serve as a social tool to bring communities together to work together on their needs and support each other. **Each group manages their own savings in their own bank account and every six months the SDFN Regional Facilitators coordinate exchanges amongst the groups to do saving audits and compile saving reports.**

As securing land and housing is such a critical aspect amongst the urban poor of Namibia most of the households focus on saving towards land and the 5% deposit of the house loan which is required to receive a full house loan from the Twahangana Fund.

"I started saving with the Shack Dwellers of Namibia in 2004 and since that time my life changed completely. Now I have more access to cash and rely less on credits. Through savings, I have improved my business and today I'm a proud owner of a brick house.

Inga Boye (in front with her children), SDFN Regional Facilitator and member of Ituyeni Saving group in Havanna, Windhoek in front of her house with Minister of MURD, Erastus Uutoni (on the left)

Annual Increase of Saving Groups, SDFN Members and Money saved by SDFN members

	June 2020	June 2021	Annual Increase
No of Saving Groups	889	1036	**147**
SDFN Members	27,254	32,264	**5,010**
Money saved in N$	32,160,606.22	34,894,032.32	**2,733,426.10**

Women Empowerment

Women represent approximately 67% percent of the 32,264 members in the Shack Dwellers Federation of Namibia. Why is this, and why does it matter? Women (particularly rural women) are among the most financially excluded populations due to a variety of formal and informal obstacles in accessing formal financial services. Savings Group appeal to women given their low legal, economic, and social barriers to entry. The abscence of documentation requirements, proximity to home, and small flexible transactions are all components of Savings Groups that make them a suitable and desirable service for women in underserved markets.

Savings Group programs target underserved market segments. In response to persistent gender gap, many programs target women - either primarly or exclusively. Savings Groups are effective at mobilizing women and expanding access to financial resources; **the community-based microfinance model is therefore commonly adopted as a platform for women's economic inclusion, maternal- and child health, education etc.**

Twahangana Fund

The lifeblood of the Shack Dwellers Federation movement is the **community savings** which also enable the groups to access funds from the Twahangana Fund; a community-managed **revolving fund** that provides microloans to the members of the SDFN saving groups **for land acquisition, servicing of land, and the subsequent construction of incremental housing**. The Twahangana Fund also provides the SDFN saving groups with the possibility to receive **small business and small service loans** which became more and more important in the time of the COVID-19 pandemic when many households lost income.

89% of the Namibian population does not qualify for conventional home loans and cannot access commercial housing. This fund serves as a tool for poor and low-income people to access financial support in a way that is not supported by the official banking instruments.

I can only appreciate the contributions the community and our finance and support partners are continuing to make in improving the living conditions of the low-income people in Namibia. In spite of big economic and health challenges facing everyone in the country, the low-income households are still carrying on with their savings, repayments, giving loans, physical planning, house and service construction, and building each other's capacity. The groundwork has been prepared in Namibia to scale up equitable improvements to the environment of thousands of shack dwellers, recognizing the inhabitants as key partners in local decision-making and implementation, enabled by the local and international agencies

Dr Anna Muller (on the right), Co-Director of NHAG

Due to the **transparent management** of the Twahangana Fund by the community themselves and the corresponding impact they have been making on the ground, the **First Lady of Namibia, Madame Monica Geingos, offered to be their patron since 2015.** The First Lady has also used her influential position to further engage other stakeholders from the private sector to channel financial resources to the SDFN.

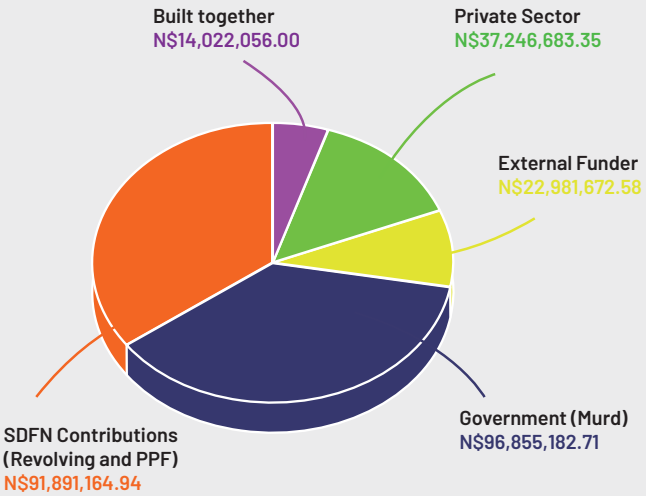
In the last 20 years, NHAG and SDFN have demonstrated community-led capacity to manage this revolving fund. This financial sustainability combined with the successful bottom-up approach to build houses for the poor initially attracted international donors, since 2000 the government, and during the past 5 years various stakeholders from the private sector. The housing projects funded by the government through the Ministry of Urban and Rural Development (MURD) as well as private sector funds are being channelled through the Twahangana Fund to the saving groups.

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

The members of SDFN also contribute to the Poor People's Fund (PPF), which is part of the Twahangana Fund, to ensure its sustainability. In 2017 SDFN members were encouraged to contribute a one-off payment, which could also be paid in instalments. **In June 2020 the members of SDFN reactivated the PPF by committing to contribute a once-off payment of N$ 800 to the fund which could be also payed in installments.** In the financial year 2020/2021 the members of SDFN distributed N$ 1, 8 million to the Poor People's Fund.

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

The Fund channelled N$263 million to the housing groups for SDFN members to build houses, install services and improve income.



Total Income of Twahangana Fund - July 2020 to June 2021

FUNDER	AMOUNT IN N$
Ministry of Urban and Rural Development (MURD) (Annual Contribution)	10,000,000.00
MURD - Contribution to World Habitat Day	225,000.00
Buy-a-Brick Initiative by Standard Bank	2,600,000.00
Twin Hills Trust (Osino Resources)	250,000.00
ABF Fishing	155,557.00
MTC Namibia	880,000.00
FirstRand Namibia Foundation through RMB Namibia, Pupkewitz Foundation, Ohorongo Cement	2,450,000.00
Bank Interest	281,193.00
Member Repayment	9,109,949.00
Annual Contribution to the Poor People Fund (PPF) of the Twahangana Fund	1,850,208.00
Total Income - July 2020 to June 2021	**25,951,699.00**

Loans distributed by Twahangana Fund - July 2020 to June 2021

TYPE OF LOAN	RECIPIENTS BY HOUSEHOLD	AMOUNT IN N$
House Loans	350	21,801,423.19
Small Business Loans	110	545,751.00
Loan to install Services (Water/Electricity)	683	7,748,234.12
Total loans distributed - July 2020 to June 2021	**1143**	**30,095,408.31**

Community Land Information Program (CLIP)

The Community Land Information Program (CLIP) is a **community-led national information collection tool** driven by the Shack Dwellers Federation of Namibia (SDFN) together with communities living in informal settlements in urban areas. The program is supported and co-implemented by the Namibia Housing Action Group (NHAG). **It aims to establish an information basis for locally-driven settlement upgrading and tenure security** in the urban and urbanizing areas of Namibia, as well as to combine this information into a national database for policy, strategic and financial support.

Through CLIP **219,936 households living in informal settlements** with varying degrees of services, tenure, and shelter **were enumerated across all urban areas in Namibia.**

The program has two phases of data collection of informal settlements; **the first phase is profiling and mapping,** which is general data collection at the settlement level done nationwide. Whereas the **second phase is the enumeration of households at the households'** level and only carried out where the local authorities and community have agreed to partner to upgrade the settlements. Afterward, enumeration feedback meetings are held at the settlement level for the entire community to have a collective understanding and agree on priority needs. The Community Land Information Program (CLIP) is essential for scaling up the informal settlement upgrading processes opportunities. Based on the collected data the community explores and implements for its location suitable ways of incremental upgrading. From **January 2021 until June 2021 a total of 17 informal settlements were profiled and mapped** in the following urban areas Omuthiya (1), Grootfontein (2), Bukalo (1), Ongwediva (5), Usakos (2) Omaruru (3), and Nkurenkuru (3). Through this process communities and local authorities of Grootfontein, Omuthiya, Usakos, Omaruru, and Ongwediva have agreed to partner to upgrade their informal settlements. Hence the enumeration of households has started in these cities.

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

> *To empower communities in informal settlements they have to know the data about their location and situation. If they have this information, they have the power to discuss with the local authorities what they want and what they need in terms of land and adequate housing*

Melkisedek Namupolo NHAG Coordinator for CLIP

House Construction by SDFN/NHAG

SDFN, working with NHAG, focuses on securing **affordable land and housing solutions** for Namibian low-income families that can be implemented by the communities with more than 30 years of experience. The outcome of their work is the construction of 6,865 houses, the securing of land, and the servicing of blocks of green fields land as well as informal settlement upgrading for more than 8,000 households.

A total of 468 houses were constructed during this reporting year. By June 2021 there were **opportunities for 1,700 houses to be constructed through the SDFN/NHAG process once additional funding is available.**

SDFN/NHAG is advocating the public and private sector for further funding because people are eager to start constructing their houses. This would assume an increase of budget allocations to the Twahangana Fund administered by SDFN/NHAG.

For the first time in decades, SDFN members in the City of Windhoek have secured building approval to finish the construction of 16 houses in Havanna.

I take this opportunity to express our appreciation to the Government of the Republic of Namibia, Buy A brick Initiative, FirstRand Namibia Foundation through RMB Namibia, Pupkewitz Foundation, Ohorongo Cement, MTC Knock Out Competition, and all other funders for supporting the housing construction, I personally worked with them and greatly thank them for their goodwill and supporting the Federation to assist more members to construct houses. This year we had over 1700 applications for houses at the cost of N$ 68 million and only 468 houses could be funded at N$ 16,6 million. The demand for housing units funding is increasing especially among the ultra and low-income communities. This sector needs more support. We appreciate that the Government engaged the Federation to assist fellow citizens affected by the fire at Otweya to facilitate the construction of houses. More Regional Councils such as Kunene and Hardap request the Federation to assist them with the Decentralized Build Together Program. We are ready to assist fellow Namibians!`

Heinrich Amushila (3rd from the left), Co-Director of NHAG

Cost Efficiency of Houses built by SDFN

The members of the Shack Dwellers Federation of Namibia (SDFN) install affordable basic services for less than N$ 7,000 per household and **manage the construction of houses for less than N$ 40,000 per house,** following an incremental/ step by step approach, starting with a 34 square meter house. Their active participation in the management and production of the house results in much cheaper units than commercial house construction for low-income families.

The members of the Shack Dwellers Federation are involved in each and every step of the house construction. A building team is being trained by professionals and this way they can manage the construction process, appoint the bricklayers, produce their own bricks, install sewer- and water systems, and construct manholes that allow the joining of sewers. Even the yellow concrete columns to identify the gate valves, shown in this picture are done by SDFN/NHAG.

Number of houses constructed by SDFN/NHAG from July 2020 to June 2021

MONTH/YEAR	TOWN	HOUSES	PROJECT FUNDED BY
JULY 2020	CHOTO	24	MURD
JULY 2020	OSHAKATI	20	Buy-a-Brick Initiative
JULY 2020	OSHAKATI	20	Buy-a-Brick Initiative
JULY 2020	ONDANGWA	17	Buy-a-Brick Initiative
JULY 2020	HELAO NAFIDI	9	MURD
JULY 2020	CHOTO	24	Pupkewitz Foundation
JULY 2020	KONGOLA	19	MURD
AUG 2020	TSUMKWE	5	MURD
AUG 2020	KALKFELD	9	RMB Namibia
SEP 2020	STAMPRIET	13	Repayments by SDFN members, Buy-a-Brick Initiative, ABF Fishing
SEP 2020	STAMPRIET	13	Buy-a-Brick initiative
OCT 2020	OSHIKUKU	18	MURD
OCT 2020	OUTAPI	1	Repayments by SDFN members
OCT 2020	WINDHOEK	3	Repayments by SDFN members
OCT 2020	HENTIES BAY	41	MURD
OCT 2020	OKONGO	40	Buy-a-Brick Initiative
NOV 2020	OKAHANDJA	20	Buy-a-Brick Initiative
NOV 2020	OUTJO	1	Repayment
DEC 2020	RUPARA	33	MURD
DEC 2020	MALTAHOHE	24	Pupkewtiz Foundation
DEC 2020	OKAHAO	15	Repayments by SDFN members
DEC 2020	GOBABIS	10	MURD
DEC 2020	GOCHAS	11	MTC Knockout Competition
JULY-DEC 2020		**TOTAL: 390 HOUSES**	
JAN 2021	GIBEON	13	MTC Knockout Competition
FEB 2021	RUNDU	7	Buy-a-Brick Initiative
FEB 2021	WINDHOEK	13	RMB Namibia + repayments bt SDFN
FEB 2021	ONGWEDIVA	21	Ohorongo Cement/MURD
MAR 2021	OSHAKATI/ONGWEDIVA	1	Repayments by SDFN members
MAR 2021	WALVIS BAY	8	Buy-a-Brick Initiative
APR 2021	KALKFELD	26	RMB Namibia + repayments by SDFN
MAY 2021	TSUMKWE	2	Repayments by SDFN members
JAN-JUN 2021		**TOTAL: 78 HOUSES**	

Securing Land

SDFN work is mostly associated with affordable house construction, but houses can only be built if serviced land is available. **The shortage of land is a major stumbling block** for all the low-income households to build their own houses, limiting the country to scale up their housing delivery.

The lack of security of tenure in urban areas is causing **the continued increase of informal settlements** and with the Community Land Information Program (CLIP), which is being implemented since 2007 with the support of MURD, it became clear that the majority of the urban population in need of land and housing are already living in Informal Settlements or backyard shacks.

Till this day one of the main challenges that the members of the Shack Dwellers Federation encounter are their ability to secure land tenure.

Tenure has improved in the last years since the Flexible Land Tenure Act is being implemented. Namibia has two land tenure systems: Freehold and Land Hold Titles. Free Hold Titles being single residential, and Land Hold Title offer land titles to a group/association which makes the land more affordable.

Windhoek remains the greatest challenge for SDFN/NHAG to secure land for almost 80% of its members. But **SDFN/NHAG are optimistic that the cooperation with the City of Windhoek is moving in a positive direction** after the City Council approved land hold titles for blocks of land in Otjomuise, following 13 years of delays due to changing requirements.

From January to June 2021 a total of 412 members of SDFN saving groups secured land to build their houses: 314 plots were allocated through Tsandi Village Council and 98 plots through Ongwediva Town Council.

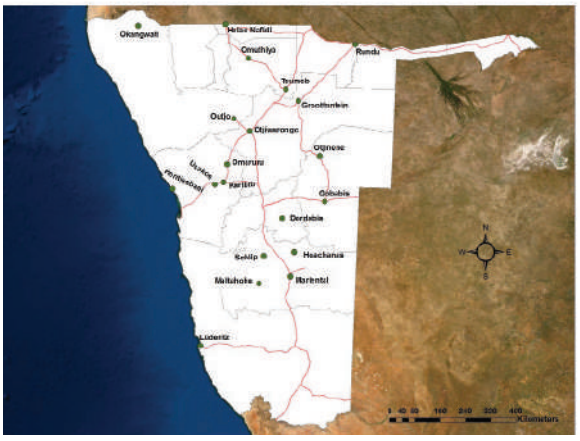
Informal Settlement Upgrading

Upgrading informal settlements, through tenure regularisation and provision of infrastructure, is **preferable to relocation,** helping to sustain social and economic networks considered vital for livelihoods. Such upgrading is endorsed by the Sustainable Development Goals (SDGs) along with a commitment to ensure access for all to adequate, safe, and affordable housing and basic services by 2030.

In Namibia, the main challenge for governments and community organisations remains **to increase the scale of incremental and participatory upgrading projects** – going from a few successful upgrading initiatives to supporting initiatives in a much larger and more diverse range of settlements.

`The process of **incremental and participatory informal settlement upgrading builds capacity** within the informal settlement through community-led ownership of the process and learning exchanges where communities learn from each other. SDFN/NHAG use lessons learned to **lobby for policy and regulation changes that are more supportive of community-led informal settlement upgrading**, in partnership with their relevant authority and other stakeholders. Through the project and **learning exchanges, the process is replicated** in other local authorities and other communities.

Urban development in Namibia is currently driven by disciplinary divisions, outdated regulatory frameworks, and limited public investment due to the economic downturns. **The National Alliance for Informal Settlement Upgrading (NAISU)** is a partnership linking different stakeholders in urban development to achieve urban transformation through partnership. SDFN and NHAG are founding members of this Alliance. **To tackle the Namibian housing crises** can only be done by scaling up the security of tenure and housing opportunities **through informal settlement upgrading and through co-production and partnership with stakeholders.**


Okangwati
Omuthiya
Rundu
Tsumeb
Grootfontein
Outjo
Otjiwarongo
Omaruru
Karibib
Otjiwarongo
Okahandja
Swakopmund
Usakos
Karibib
Omaruru

Informal Settlement Upgrading Initiatives until November 2021 by communities together with NHAG/SDFN/NUST and local authorities

	Region	Town	Settlement	Household Numbers
In Total	10 REGIONS	20 URBAN AREAS	31 INFORMAL SETTLEMENTS	25,599
	ERONGO	Karibib	Usab	623
		Omaruru	Greenfield	700
		Henties Bay	!Goas	444
		Usakos	Ongulungumbashe	280
			Saamstaan	243
	OSHIKOTO	Tsumeb	Kuvukiland	2368
		Omuthiya	Kaniita	439
	KUNENE	Outjo	Ehangano	920
			Kap en Bou	659
		Okangwati	Okangwati	555
	OHANGWENA	Helao Nafidi	17 Location	403
			Greenfield (Olunghono)	183
	HARDAP	Mariental	Donkerhoek Own Risk	446
			Ombilli Own Risk	637
			Takarania Own Risk	346
		Maltahohe	One settlement	300
		Hoachanas	One settlement	200
		Schlip	One settlement	650
	OKAVANGO EAST	Rundu	Ngwangwa	83
			Sikanduko	2049
	OMAHEKE	Otjinene	Ozohambo	624
		Gobabis	Freedom Square	1088
			Tuerijandjera	431
			Kanaan A+B	514
			Kanaan C	1460
	OTJOZONDJUPA	Otjiwarongo	Eie Risiko 1	1044
			Eie Risiko 2	920
			Tsaraxa Eibes	702
		Grootfontein	Kap en Bou	3500
	KARAS	Luderitz	Area 7	1660
			Amilma	900
	KHOMAS	Dordabis	Dordabis	228

SDFN Youth

Namibia has one of the youngest and fastest-growing populations in southern Africa. Therefore, the youth also play a decisive role within the Shack Dwellers Federation of Namibia (SDFN). SDFN has a very engaged and active Youth. The Youth – just to mention a view aspect - are involved in the Community Land Information Program (CLIP) to collect data towards scaling up informal settlement upgrading, and they are very engaged in backyard gardening by having gardens themselves but also in training other community members on gardening matters, as mentioned previously.

Know Your City TV

SDFN Youth took the lead on and enjoyed implementing the Know your City TV (KYCTV) Project, **funded by Shack/ Slum Dwellers International (SDI).** KYCTV is a call to action within the SDI ``Know your City Campaign" for cities in different countries to know their people, know the poverty and plight of the poorest and work together to bring about an end to poverty in our world's cities.

SDFN Youth set up a team of 16 members: 13 youth members from the Khomas region and three from other regions. They documented different SDFN projects across the country, from informal settlement upgrading to housing construction. The youth participated in international training sessions with SDI, on editing and filming. The youth also used their filming excursions as an opportunity to train other community members and to exchange knowledge and improve their skills.

The team documented and uploaded the following activities in the following ten projects:
knowyourcitytvnambia - YouTube

Town	Documented Activities
Mariental	Consultative meetings with council and community on a layout
Karibib	Servicing of plots
Omaruru	Enumeration and planning studio of Greenfields
Outjo and Otjiwarongo	Community training in gardening
Rundu	SDFN saving group's meetings and saving
Windhoek	The construction of houses
Windhoek	Housing launch/ground-breaking to start construction
Windhoek	Community training on gardening
Windhoek	Farewell ceremony for retiring Standard Bank MD, Mr. Mungunda
Windhoek	SDFN Youth discussing their challenges and achievements

Cooperation with the Private and Public Sector

NHAG/SDFN is experiencing **growing recognition from the Namibian government. In November 2020 President Geingob handed over 20 new houses in Otweya/ Walvis Bay** built by the Shack Dwellers Federation of Namibia to households living in Otweya informal settlement which was partially destroyed by a fire. While handing over the keys to the new homeowners, President Geingob acknowledged the Shack Dwellers Federation of Namibia as a primary partner of the government in informal settlement upgrading to achieve faster and affordable processes.

The land for the 20 new houses was availed and serviced by the Walvis Bay Municipality and funding for the construction was channelled through the Shack Dwellers Federation. The owners, met financially halfway by the **MURD, Standard Bank Namibia, and FirstRand Namibia Foundation through RMB Namibia** and other donors, built their homes in record time. Less than a month after they started digging trenches for the foundations of their own houses, the 20 residents of the Twaloloka informal settlement, whose houses were destroyed by fire, took ownership of brand-new brick and mortar houses. A great example of how a community-led process can be successfully supported through public- and private-sector engagement.

Until June 2021 NHAG/SDFN has signed MoU's with the following towns, uniting these local authorities and the Shack Dwellers Federation of Namibia to reach a common goal: **Gobabis, Karibib, Outjo, Henties Bay, Swakopmund, Oranjemund, and Aranos.** These MoUs will help all shack dwellers and low-income families to collaborate with the authorities in the above-mentioned towns and regions to secure tenure, services, and decent shelter.

Additionally, previously signed MoUs remain in force with **MURD** (Ministry of Urban and Rural Development), **NUST** (Namibia University of Science and Technology), and **ALAN** (Association of Local Authorities in Namibia). All these corporations continue to be instrumental in paving the way towards the incremental development of house constructions and informal settlement upgrading.

The housing and informal settlement crisis in Namibia is becoming way too urgent for individual stakeholders to tackle. NHAG/SDFN are founding members of **The National Alliance for Informal Settlement Upgrading,** a partnership to scale up the security of tenure and housing opportunities through co-production between organised communities, local and regional authorities, central government, and universities; with the aim of expanding efforts nationwide .

When COVID-19 loomed in Namibia in early 2020 the **GIZ supported a COVID 19 Response Unit** by

the National Alliance for Informal Settlement Upgrading/ NUST, a project aimed at addressing **COVID-19-related emergency measures in informal settlements.** A group of young professionals and students mobilised to support the efforts of the Shack Dwellers Federation of Namibia and the Namibia Housing Action Group to deal with the situation in informal settlements. A series of activities were implemented throughout 2020 and 2021.

These can be grouped into three: 1.) A strategy to assess the situation regarding Covid-19 in informal settlements and to mobilise ideas from communities on how to respond to the situation. 2.) A workshop on urban gardening aimed at identifying potentials to scale up this practice through the Federation's methods. 3.) A series of activities led by the Federation in collaboration with other partners to respond to the immediate needs on the ground.

Cooperation with the Private Sector: In a world where so many urgent social problems need tackling, various heads are surely better than one.

This is why **collaborations between SDFN/NHAG and the private sector** are so fruitful: **private sector funding and expertise are combined in working on projects for social change.** SDFN/ NHAG regularly conducts assessments with communities in the informal settlements to identify their priorities and areas that need assistance and consequently search for financial support from the private sector to speed up house construction and informal settlement upgrading.

Namibia has relatively short experience with urban development, let alone inclusive and participatory approaches that were only possible after it became independent in 1990. It is safe to say that no single partner has an answer to the needs on the ground, but each partner has "part of the answer". In this case, joining forces is not a "good to have", but the most likely way to implement concrete measures on the ground. I don't think the urgency of improving living conditions needs any further argu mentation. The living conditions in Namibia as a whole are already challenging due to its territorial conditions, therefore those who are living in settlements deprived of services to enable human inhabitation are in an extremely pressing situation. The concrete proposal from the partnership we have through the MOU and the National Alliance for Informal Settlement Upgrading is to release development opportunities to mobilise all those involved in substantive and practical ways

Dr Guillermo Delgado (on the right), Land, Livelihoods and Housing Programme Coordinator at th Integrated Land Management Institute (NUST)

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NAMIBIA

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COSDEF
COMMUNITY SKILLS DEVELOPMENT FOUNDATION

B2GOLD

Cities Alliance
Cities Without Slums

PUPKEWITZ
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ORANJEMUND
COUNCIL
Unity Prosperity Diversity

OHORONGO
cement

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of York

Standard Bank

TWIN HILLS
TRUST | NAMIBIA

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OSINO
RESOURCES

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PUPKEWITZ
FOUNDATION

UNOPS

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HAPPINESS
STORE

Events and House Openings

August 2020: Monica Geingos, First Lady of Namibia and Patron of the Shack Dwellers Federation donated 1 sewing machine and 1000 masks to the youth of SDFN.

October 2020: First houses built by the community and SDFN at Freedom Square in Gobabis have been constructed.

October 2020: Deputy Minister Derek Klazen and Governor Pijoo Nganate officially launched service installations (water and sewer) for 1,115 households in Freedom Square, Gobabis.

Naomi Haufiku, Deputy Director for Habitat at MURD and NHAG Trustee.

"This participatory planning process in Freedom Square demonstrated where and when planning is done with the people and not for the people - it is ending in good results!"

November 2020: House opening of 20 houses by President Hage Geingob in Walvis Bay.

November 2020: House opening of 49 houses in Henties Bay by Prime Minister Saara Kuugongelwa-Amadhila.

November 2020: House opening of 71 houses in Kalkfeld by Hon. Derek Klazen, Deputy Minister of the Ministry of Urban and Rural Development (MURD). The houses are funded by MURD, Buy-A-Brick Initiative, RMB, Ohorongo Cement, and Pupkewitz Foundation.

March 2021: 30 new homeowners whose houses were officially handed over at Berseba by Hon. Alletha Fredericks, Governor of //Kharas Region. Funded by the Office of the First Lady and Ministry of Urban and Rural Development (MURD).

May 2021: Hon. Natalia //Goagoses, Deputy Minister of Urban and Rural Development (MURD) officiated the Ground-Breaking Ceremony of 21 Ongwediva houses attended by Ongwediva Town Councillors, Oshana Governor, Ongwediva CEO, and Town Officials as well as the Chairperson of NHAG's Board of Trustees Danie Botha.

March 2021: Minister of the Ministry of Urban and Rural Development (MURD), Erastus Utoni visits Freedom Square, Gobabis and 1080 residents of the informal settlement receive their Land Hold Titles.

April 2021: Ground-Breaking Ceremony of 13 houses in Gibeon and 11 Gochas houses by the Hon. April Solomon, Governor of Hardap. Funded by the MTC Knock-Out Competition.

Managing Namibia Housing Action Group (NHAG)

SHACK DWELLERS FEDERATION OF NAMIBIA (SDFN) AND NAMIBIA HOUSING ACTION GROUP (NHAG)

The entire membership of Shack Dwellers Federation of Namibia, Board of Trustees and Staff of Namibia Housing Action Group have learnt with great sadness and shock of the death of a Board of Trustee member of Namibia Housing Action Group (NHAG) **Mr. Onesmus Rufus Nekondo** on the 19 June 2021. His death is a great loss to NHAG/SDFN and the Namibian Community.

Mr. Nekondo gave his services voluntarily as a member of the Board of Trustees of NHAG since 2000 till the 19 June 2021. Being a board member, he constructively contributed positively to the Governance and leadership of the NHAG to efficiently provide services to the SDFN. He sought to eliminate homelessness and landlessness with his mind, heart and with his actions. His vision and commitment will be sorely missed. For us we have lost a dedicated cadre, poor people's leader and a Hero. May his memory continue to inspire us.

We wish to express our heartfelt condolences and sympathy to Meme Mansueta Nekondo, Children and the entire Family. We wish you hope in the midst of sorrow and comfort in the midst of pain. May you find solace in God's abundant love and may His blessing be with you always.

CLAO210004255

NHAG has the legal status of a trust with 9 full-time employees and several interns supporting SDFN financially, technically, through linking the community to the formal sector and administering the Twahangana Fund.

In 2020 asked MISEREOR for personnel cooperation. Misereor is the German Catholic Bishops' Organisation for Development Cooperation and a core funder of NHAG since 1993. Since March 2021 Anne Scharrenbroich has been working for NHAG as a Development Advisor placed by MISEREOR to assist NHAG for 3 years in the field of organisational development, and capacity building.

NHAG is managed by a Board of Trustees
The current NHAG Trustees are:

Chairperson:
Mr. Danie Botha

NHAG Co-Director, Exco Office:
Dr. Anna Muller

NHAG Co-Director, Exco Office:
Mr. Heinrich Amushila

Board Member:
Mr. Erastus Amakali

Board Member:
Mr. Nathanael Araseb

Board Member:
Ms. Naomi Haufiku, Deputy-Director at MURD

Board Member:
Mr. Onni-Ndangi Iithete

Structure and Contacts of SDFN

The Shack Dwellers Federation of Namibia (SDFN) is a community-led network of 1,036 saving groups in all 14 regions of Namibia. Each group manages its own savings account. Through regional exchanges, the saving groups audit each other's books and compile reports. All regions are currently compiling bi-yearly savings reports which are combined by NHAG into a yearly National Saving Report.

SDFN National Facilitators:

Windhoek City:
Edith Mbanga, SDFN National Facilitator
Location: People Square / Phone: 081 2 42 9086, 061-228697

Oshana: Martha Kaulwa, SDFN National Facilitator
Location: Oshakati / Phone: 081 259 3058

SDFN Regional Facilitators:
Khomas:
Inga Boye, SDFN Regional Facilitator
Location: Havanna / Phone: 081 2875 456

Ronnie Hochobes , SDFN Regional Facilitator
Location: Hakahana / Phone: 081 8049 213

Elizabeth Amakali, SDFN Regional Facilitator
Location: Otjomuise / Phone: 081 6326 612

Erongo:
Johanna Nembungu, SDFN Regional Facilitator
Location: Swakopmund / Phone: 081 2342 678

Naftal Uutoni, SDFN Regional Facilitator
Location: Walvisbay / Phone: 081 2275 729

Hardap:
Erika Windstaan, SDFN Regional Facilitator
Location: Rehoboth / Phone: 081501873

Magda Witbeen, SDFN Regional Facilitator
Location: Rehoboth / Phone: 081 2273 363

Karas:
Rosalinda Hendricks, SDFN Regional Facilitator
Location: Keetmanshoop / Phone: 081 2325 708

Magda Van Rooyen, SDFN Regional Facilitator
Location: Karasburg / Phone: 081 3079 542

Kavango West:
Hendrina Nankero , SDFN Regional Facilitator
Location: Nkurenkuru / Phone: 081 4030 355

Kavango East:
Tresia, SDFN Regional Facilitator
Location: Rundu / Phone: 081 7592 952

Kunene:
Anna Nowotes, SDFN Regional Facilitator
Location: Outjo / Phone: 081 2889 919

Ohangwena:
Ester Kapaxu, SDFN Regional Facilitator
Location: Eenhana / Phone: 081 2750 253

Omaheke:
Marianna Bernadus, SDFN Regional Facilitator
Location: Gobabis / Phone: 081 3575 724

Mina Rooinasie, SDFN Regional Facilitator
Location: Gobabis / Phone: 081 4004 859

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

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

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

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

Otjozondjupa:
East Mitiri, SDFN Regional Facilitator
Location: Okakarara / Phone: 081 2215 248

Zambezi: Dorothy Ziezo, SDFN Regional Facilitator
Location: Katima Mulilo / Phone: 081 2277 226

SDFN Youth Facilitator

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

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

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

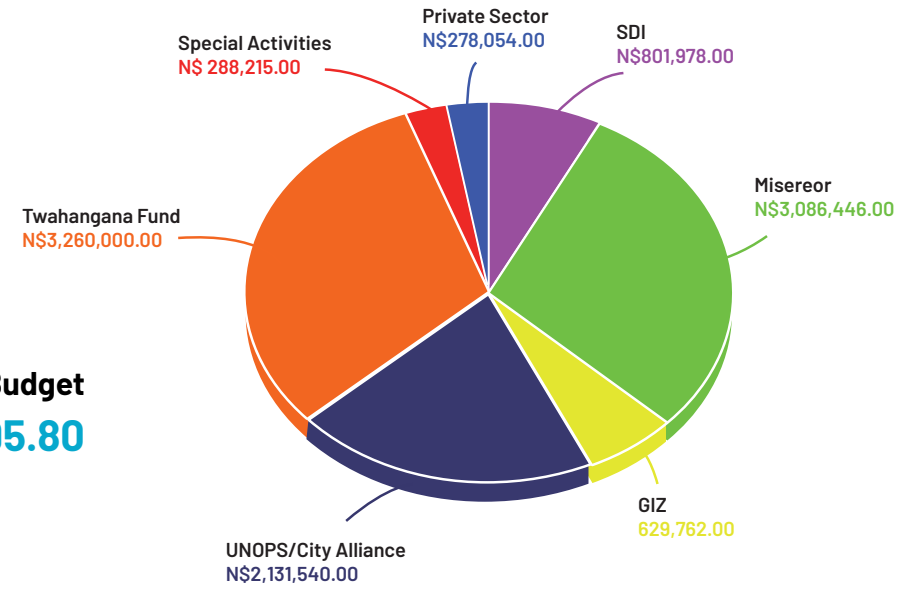
Keetmanshoop: Ritha Riets, SDFN Youth Facilitator
Location: Karas Region / Phone: 081 844 7196

Income and Expenses of the NHAG Trust July 2020 to June 2021

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

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

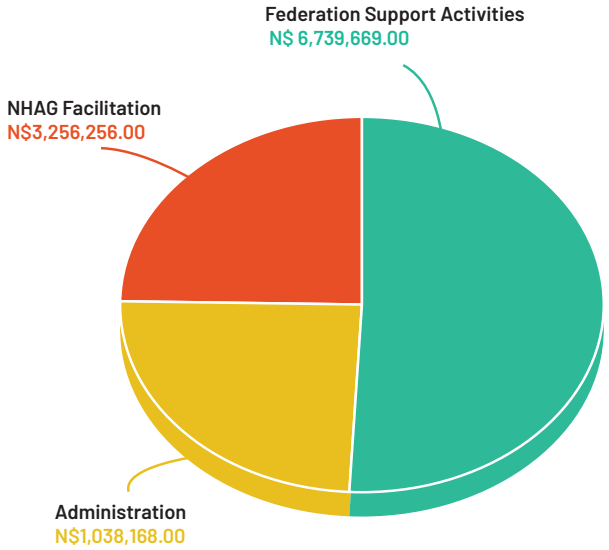
NHAG Income July 2020 to June 2021



Overall Budget

N$10,475,995.80

NHAG Expenses for Core Activities July 2020 to June 2021



Total Expenses of core activities

N$11,034,093.56

Federation Support Activities
N$ 6,739,669.00

NHAG Facilitation
N$3,256,256.00

Administration
N$1,038,168.00

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Shack Dwellers Federation of Namibia
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