



Shack Dwellers Federation of Namibia
supported by Namibia Housing Action Group



ANNUAL REPORT

JULY 2022 – JUNE 2023

Shack Dwellers Federation of Namibia
(SDFN)
supported by Namibia Housing Action
Group (NHAG) Trust

Publisher

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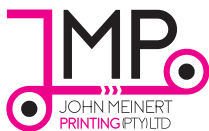
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Growth.**

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Foreword by Daniel Botha, Chair of the NHAG Board

Reflections on my Involvement with the Shack-Heroes

I grew up believing that we can make the world a better place for all people. Initially, I sought to be part of realising this dream through the church but as I realised many people were more concerned about heaven than the plight of their neighbours, I then sought change through politics. Unfortunately, again, human nature and greed does not always follow the dictates of ideology.

The desired new order is often merely a new version of the old. This is also true in the field of housing. By 2050 the number of slum dwellers in Sub-Saharan Africa, will number a projected 1,26 billion. Sadly, no number of

slogans or promises will make any difference to this developing catastrophe.

And to achieve this elusive but attainable goal we need to bring about change in the way our systems function and ‘experts’ think and do things. Christine Lagarde recently accused her fellow economists at the European Central Bank of acting like a “tribal clique” whose models entrap them and keep them from being relevant to the changing world we live in. Her solution is: “bringing in people who are not members of the tribe”.

In the field of low-cost housing, the SDFN and NHAG have been leading the way in seeking inclusive and multi-stakeholder involvement. The 2023 Bronze World Habitat Award testifies to this. Because solutions require collective action across governments, civil society, private sector, international development partners, and dedicated individuals and communities.

I am proud to have been associated with the Shack Dwellers (or rather Shack Heroes) since its inception. They are a leading beacon and bringer of hope, (not as a theory but as a practice!) on our continent. More so, they are one of my biggest inspirations, helping me not to let go of my childhood belief that we can make a difference.

Activities and occupations of Daniel Botha include: Lecturer (Academy, ATS), Parliamentarian (Constituent and National Assembly), Community activist (SUCA, ICT), NGO supporter (PEACE, NHAG), Facilitator of organisational change, team building and conflict management (Free To Grow).





Acknowledgment

The housing crisis in Namibia is of such scale that only joint efforts can tackle it. We would like to offer a special word of thanks to the Ministry of Urban and Rural Development (MURD) for their annual contribution to the Twahangana Fund as well as to our partners from the Namibian Private Sector and our various donors for their support. Together we can make it!

The activities of Namibia Housing Action Group (NHAG) Trust and the Shack Dwellers Federation of Namibia (SDFN) were enabled through the remarkable financial, technical, and in-kind support from the following institutions, organisations, and companies!:



1 See pages 11 (Twahangana Fund) and 28 (Income and Expenses of the NHAG Trust) for details of their contributions.



Signed Memorandums of Understanding (MoUs)

Until June 2023 NHAG and SDFN have signed Memorandums of Understanding (MoUs) with the following institutions and organisations:

- Ministry of Urban and Rural Development (MURD)
- Association of Local Authorities Namibia (ALAN)
- Community Skills Development Centres (COSDEF)
- Namibia Statistics Agency (NSA)
- Namibia University of Science and Technology (NUST)
- Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ)
- Nutrition and Food Security Alliance of Namibia

Until June 2023 NHAG and SDFN have signed Memorandum of Understanding (MoUs) with the following fourteen Local Authorities / Regional Councils:

- Aranos Town Council
- Gobabis Municipality
- Grootfontein Municipality
- Hardap Regional Council
- Henties Bay Municipality
- Karibib Municipality,
- Omuhiya Town Council
- Otavi Town Council
- Oranjemund Town Council
- Otjiwarongo Municipality
- Outjo Municipality
- Swakopmund Municipality
- Tsumeb Municipality
- Usakos Municipality





About SDFN & NHAG

Shack Dwellers Federation of Namibia (SDFN)

The Shack Dwellers Federation of Namibia (SDFN), is a community-based network of saving groups, 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 focus of the Shack Dwellers Federation of Namibia 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 2023

SDFN is a People’s Movement made of 1,041 saving groups (Voluntary Associations), involving 29,678 members, who saved up till now N\$ 40,737,348 and have built an overall of 7,224 houses.

Namibia Housing Action Group (NHAG) Trust

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

NHAG Vision & Mission

The Namibia Housing Action Group (NHAG) Trust assists 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 2023

NHAG as a Welfare Organisation has the legal status of a Trust, registered with the Master of the High Court. NHAG has 10 full-time employees supporting the Shack Dwellers Federation financially and technically, linking the community to the formal sector and administering the Twahangana Fund of the Shack Dwellers Federation of Namibia.

Donations to SDFN and NHAG are deductible from your Namibian Income Tax

DONATE NOW

We appreciate donations for our various activities. This way everyone can do her/his part to improve the lives of less privileged people, living in the informal settlements of Namibia. **Any amount donated to the Shack Dwellers qualifies for income tax deductibility, approved by NamRa.**

Please contact **Ms. Ingridt Kim at NHAG** for further information concerning this deductibility: ikim@nhag.org.na



Historical Timeline

1987

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

1990

Namibian Independence

1992

Namibia Housing Action Group (NHAG) Trust is founded to assist the saving groups of the Shack Dwellers in the informal settlements as their support NGO.

1996

Communities establish the **Twahangana Fund**, as a community-managed revolving Developing Fund that provides loans to the saving groups of the Shack Dwellers.

1998

The **Shack Dwellers Federation of Namibia (SDFN)** is founded by 33 saving groups, which have operated since the late eighties.

2007

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 governments.

2015

First Lady of Namibia, Monica Geingos becomes the patron of Shack Dwellers Federation of Namibia.

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

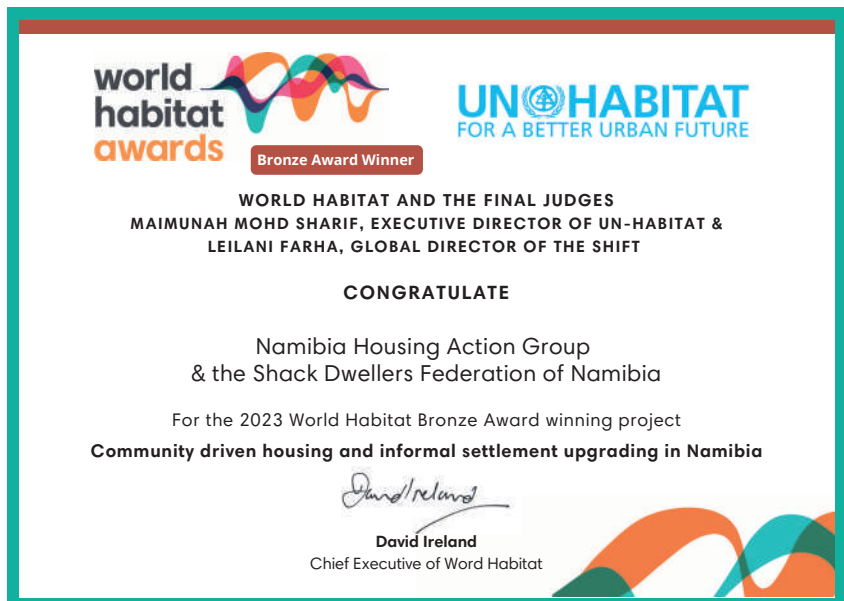
President Hage Geingob hands over 20 houses built by SDFN and NHAG in Walvis Bay and acknowledges SDFN as a primary partner to upgrade informal settlements.

2022

Namibia Housing Action Group (NHAG) Trust and MISEREOR, the German Catholic Bishops' Organisation for Development Cooperation have been partners for 30 years.

2023

Shack Dwellers Federation of Namibia receives the World Habitat Bronze Award.





Community Savings

By the end of this financial year 2022/2023 saving groups of the Shack Dwellers Federation in all 14 regions of Namibia have saved collectively over N\$ 40 million to meet their needs for affordable land, housing, infrastructure, and services.

This amount has been saved by 1,041 savings groups of the Shack Dwellers Federation in all regions of Namibia with a total of 29,678 members. During this reporting year, the number of saving groups and savings have slightly increased compared to last year.

The impact of savings on people's lives

Savings groups aren't just providing affordable housing and services such as water and sanitation to people with low income. They are building confidence and independence, strengthening families, and bridging the gender gap in financial inclusion. Most importantly, the Shack Dwellers are empowering women and marginalised community members with a greater sense of equality. Currently two-thirds of SDFN members are women. Experiences of the last 30 years demonstrate that saving as a group promote community solidarity. Members support each other and hold each other accountable for their financial decisions. This empowerment is especially significant for women, who are most often the ones affected by unemployment, unstable income, and lack of adequate housing.

	June 2022	June 2023
No. of Saving Groups	956	1,041
SDFN Members	29,718	29,678
Overall Amount saved in N\$	39,030,914	40,737,348



NATIONAL SAVING REPORT JUNE 2023

REGION	GROUPS	MEMBERS	MALE	FEMALE	OVERALL SAVINGS IN N\$
ERONGO	222	6,507	2,286	4,221	5,901,582
HARDAP	35	771	178	593	1,186,842
KARAS	75	2,309	653	1,656	1,042,988
KAVANGO EAST	17	708	126	582	1,092,255
KAVANGO WEST	75	1,401	426	975	401,577
KHOMAS	149	7,391	3,310	4,081	6,782,735
KUNENE	32	1,117	304	813	218,055
OHANGWENA	44	741	171	570	1,590,763
OMAHEKE	81	1,017	285	732	844,065
OMUSATI	39	1,163	226	937	2,039,033
OSHANA	97	2,095	425	1,670	4,214,576
OSHIKOTO	72	1,412	366	1,046	3,604,683
OTJOZONDJUPA	56	1,375	475	900	1,467,576
ZAMBEZI	47	1,671	454	1,217	601,407
OVERALL	1,041	29,678	9,685	19,993	25,411,469
TOTAL SAVINGS (N\$), including savings of 8 regions for land acquisition					40,737,348

NATIONAL SAVING REPORT JUNE 2022

REGION	GROUPS	MEMBERS	MALE	FEMALE	OVERALL SAVINGS IN N\$
ERONGO	220	6,896	2,438	4,458	5,136,472
HARDAP	46	1,251	319	932	992,449
KARAS	74	2,410	641	1,769	985,418
KAVANGO EAST	19	640	105	535	551,736
KAVANGO WEST	58	1,131	438	693	541,672
KHOMAS	145	6,640	3,063	3,577	4,023,843
KUNENE	31	1,433	546	887	459,025
OHANGWENA	49	946	229	717	1,760,559
OMAHEKE	60	2,365	892	1,473	1,193,859
OMUSATI	38	1,065	184	881	2,188,311
OSHANA	57	1,539	331	1,208	3,933,874
OSHIKOTO	75	1,481	407	1,074	2,785,227
OTJOZONDJUPA	58	1,079	365	714	1,713,370
ZAMBEZI	26	842	190	652	695,975
OVERALL	956	29,718	10,148	19,570	26,961,790
TOTAL SAVINGS (N\$), including savings of 5 regions for land acquisition					39,030,914



Women Empowerment

The Shack Dwellers Federation of Namibia (SDFN) has garnered a reputation as a women-driven organisation with a distinctive focus on uplifting impoverished communities. Remarkably, two-thirds of the 29,678 federation's members are women, showcasing the pivotal role they play in steering the organisation's initiatives.

The women of the Shack Dwellers Federation have become trailblazers in community development, demonstrating that when women take the lead, transformative changes unfold across entire informal settlements. Their active involvement has not only reshaped the landscape of their communities but has also underscored the significance of women's leadership in fostering sustainable and positive outcomes. Through their dedicated efforts, these women have challenged and overcome societal barriers, proving that inclusive and women-centric approaches are essential for the holistic development of marginalized communities.

SDFN's commitment to being a poor people's community network is not merely a slogan but a lived reality. By prioritizing the inclusion of the very poor, especially women, the federation has become a beacon of hope and progress. The tangible impacts of their initiatives resonate beyond the statistics, manifesting in improved living conditions, enhanced community cohesion, and a renewed sense of empowerment among the members.



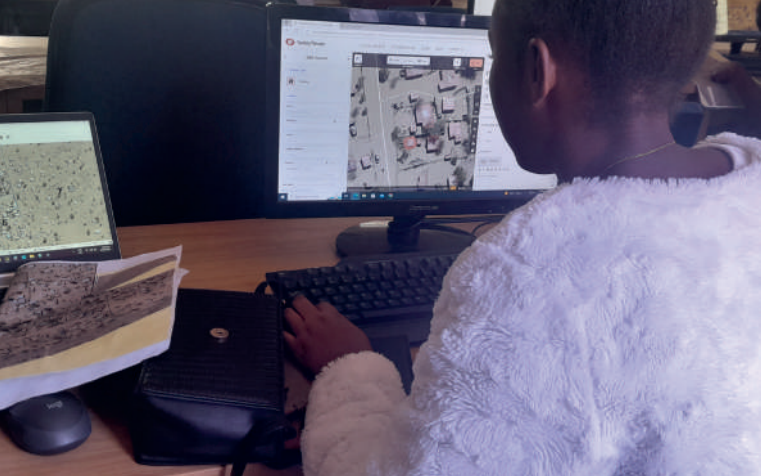
Backyard Gardening

The Shack Dwellers Federation of Namibia is diligently advancing its mission to enhance livelihoods within communities by expanding its focus on backyard gardens through comprehensive training programs. This initiative, centred on permaculture and backyard gardening, aims to empower, and motivate urban residents with the knowledge and skills required for proficient organic local food cultivation. The broader objective includes fostering healthier soils, engaging the youth in gardening activities, and promoting environmental awareness.



SDFN has made significant strides in its mission of backyard gardening, thanks to crucial financial support from Cities Alliance and the Nutrition and Food Security Alliance of Namibia (NAFSAN). This vital backing has enabled the Federation to conduct comprehensive training programs for its members, focusing on both nutrition and gardening. Noteworthy progress has been made, with 433 members having received training in various regions such as Rehoboth, Helao Nafidi, Rundu, Okahandja, Gobabis, Oshakati, Grootfontein, Ongwediva, Outjo, and Otjiwarongo.

In Gobabis and Okahandja SDFN cooperated with NAFSAN to train community members in a holistic approach in gardening as well as nutrition. In workshops community-level malnutrition was address and through gardening balanced diets and improved eating habits were advocated for. Through this multifaceted approach, the Federation strives not only to uplift livelihoods but also to create a lasting impact on the resilience of the communities it serves.



Youth of the Shack Dwellers Federation

The SDFN youth members actively participated in three CLIP activities, demonstrating their enthusiasm and commitment. One notable event was the studio planning session held in Windhoek, where the youth, alongside community members, students, and City of Windhoek officials, collaboratively elaborated a draft layout for the Peter Nanyemba Informal Settlement in Windhoek. The engagement extended to a session in Okahandja for Ekunde 2 & 3, providing the youth with a firsthand experience of the community's innovative ideas.

Beyond their immediate surroundings, the youth embarked on a mission to rally more youth groups across various regions. Their outreach efforts bore fruit in Kap en Bou informal settlement in Otavi, where a new youth group was successfully mobilised and has already initiated savings groups. Furthermore, the youth received training on the digitalisation of federation saving reports from all 14 regions, using Kobo Collect. The KoboToolbox is provided free of charge to nonprofit organisations for data collection for social good. Taking the lead in this endeavour, they not only enhanced their digital skills but also extended their knowledge to other youth groups.

The youth actively engage in mutual informal settlement upgrading and savings initiatives, exemplifying their dedication to community development. Their involvement transcends national borders, as evidenced by their participation in a networking session with youth from the Shack Dwellers Federation of Zambia. The impact of these activities serves as an inspiring model for the broader SDFN youth community.



2nd-tier Leadership of the Shack Dwellers Federation

SDFN has trained new leadership by implementing pragmatic exchanges and consolidating learning workshops, with the financial support of the Delegation of the European Union to Namibia (EU) and Cities Alliance. Existing leadership has focused on mentoring and reviewing practices with emerging women and youth leaders. This training has facilitated and supported efforts to improve accountability in saving groups through the implementation of rigorous and participatory



information systems at the saving group, local network, regional, and national levels.

Workshops aimed at strengthening leadership capacity were organized as part of the initiative's efforts to enhance the capacity of 1st and 2nd tier leaders. These workshops were held in different towns

across regions including Omaheke, Erongo, Otjozondjupa, Kunene, and Khomas. Topics covered during the workshops included leadership skills, communication skills, organizing effective meetings, conflict management, and participation in federation activities.

Participants developed action plans outlining their intentions following the workshops, expressing a desire to share the knowledge they had acquired. Additionally, participants recommended inviting more youths to future leadership workshops to help them balance traditional and modern leadership approaches.



Twahangana Fund

The Twahangana Fund is a community-managed Development Fund that provides financial support to members of the Shack Dwellers Federation of Namibia (SDFN). Since 1996 the revolving Fund has granted loans to Federation members for land servicing, house construction, and small business.

Currently, over 1,000 SDFN saving groups in all 14 regions of Namibia are managing the Twahangana Fund. The members of the saving groups are the ones approving the loans as well as managing the repayments. The administration of the Twahangana Fund is carried out by the Namibia Housing Action Group (NHAG) Trust.

The Twahangana Fund enabled more than 7,200 low-income households (housing around 30,000 people) with a monthly income below N\$ 8,000 to obtain a 34 m2 house. These houses can be incrementally extended to 80 m2.

The Shack Dwellers Federation of Namibia (SDFN) and Namibia Housing Group (NHAG) Trust would like to give a special word of thanks to the Government of the Republic of Namibia and the Leadership of the Ministry of Urban and Rural Development (MURD) for their continuous commitment in adding value to the people's process of the Shack Dwellers.

Since 2000, shortly after the Shack Dwellers Federation was founded in 1998, MURD has supported SDFN through an annual financial contribution which increased from N\$ 1 million in 2000 to at currently

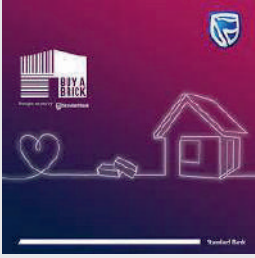
In the financial year 2022/2023, the Twahangana Fund received a total income of N\$ 29 million: the revolving money from the participating SDFN members, an annual contribution from MURD/ Built Together Program, external funders as well as the significant and long-term support by the private sector such as Standard Bank of Namibia's through the Buy-a-Brick Initiative,

FirstRand Namibia Trust, Ohorongo Cement, Pupkewitz Foundation, Twin Hills Trust/Osino Resources, Gem Diamonds Namibia and Namfisa.

The community-managed Fund recognises the challenges faced by poor and low-income individuals and aims to provide flexible repayment plans. However, SDFN members who manage the Twahangana Fund are aware of the need to sustain the Fund for future generations and therefore closely monitor repayments. Housing loans are repaid within 11, 15 or 20 years; while business, land, and service loans have a repayment period of 2 to 5 years.

Part of the Twahangana Fund is the Poor People's Fund (PPF) to ensure the Fund's financial sustainability and reduce dependence on external funding. In the financial year 2022/2023, the Shack Dwellers contributed N\$ 1,2 million to the PPF, reaching a financial volume of almost N\$ 14 million in June 2023.



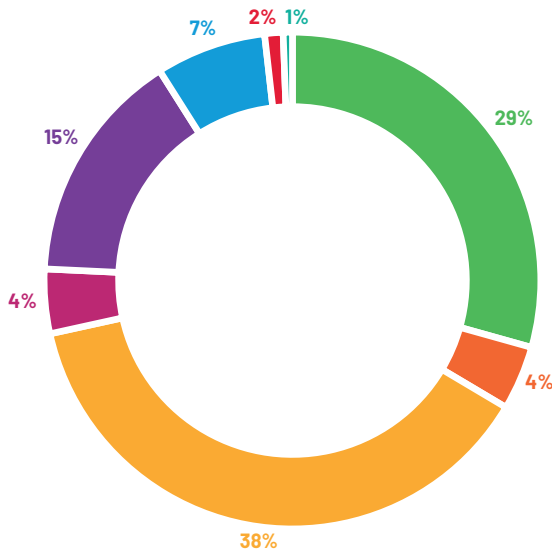


The Shack Dwellers Federation of Namibia (SDFN) and Namibia Housing Group (NHAG) Trust would like to express their heartfelt gratitude to Standard Bank Namibia through their Buy-a-Brick Initiative to raise funds for the Shack Dwellers Federation of Namibia (SDFN) since 2015. In this financial year 2022/2023 Buy-a-Brick Trust donated 2,6 million to the Twahangana Fund.



The Buy-A-Brick Initiative, the flagship Corporate Social Investment (CSI) project by Standard Bank in partnership with the Shack Dwellers Federation of Namibia, has been committed to eliminating shacks and providing decent housing for the people of Namibia since its inception in 2015. To date, the project has raised over N\$ 25 million for the construction of over 730 houses, a testament to the collective generosity and compassion of the Namibian corporate community.

SINCE 1996 THE TWAHANGANA FUND CHanneled N\$334 MILLION TO THE LOW-INCOME MEMBERS OF THE SHACK DWELLERS FEDERATION OF NAMIBIA TO BUILD HOUSES, INSTALL SERVICES AND IMPROVE INCOME:

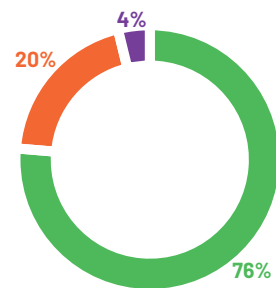


	%	N\$ TOTAL
SDFN Contributions - Repayments	29	98 million
Contribution to the Poor People's Fund (PPF)	4	14 million
Government (MURD)	38	127 million
Built Together Program	4	14 million
Private Sector	15	51 million
External Funder	7	24 million
Funding for Specific Projects	2	4 million
Interest	1	2 million
Total	100	334 million

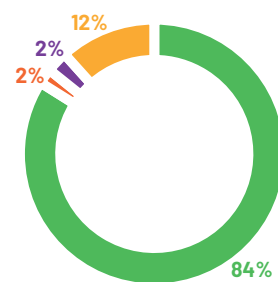
TOTAL INCOME OF THE TWAHANGANA FUND - JULY 2022 TO JUNE 2023

In this financial year, the income of the Twahangana Fund summed up to more than N\$ 29 million – including donations in cash and kind, payments from the saving groups of the Shack Dwellers Federation, bank interest, special projects by Local Authorities and others.

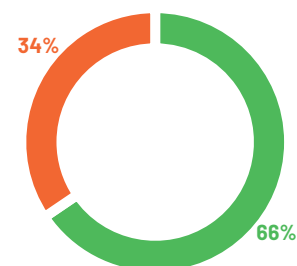
GRANTS AND DONATIONS IN CASH	AMOUNT IN N\$
Ministry of Urban and Rural Development (MURD) (Annual Contribution)	10,000,000
Buy-a-Brick Trust (Standard Bank)	2,600,000
FirstRand Namibia Foundation through RMB Namibia	500,000
Total - July 2022 to June 2023	13,100,000



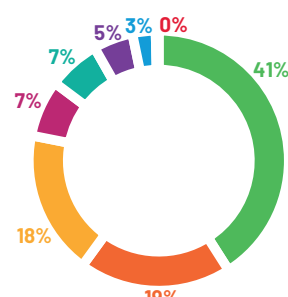
PAYMENTS FROM SDFN SAVING GROUPS		AMOUNT IN N\$
Repayment of House Loans		8,076,466
Repayment of Service Installation Loans		177,094
Repayment of Business Loans		248,779
Annual Contribution to the Poor People Fund		1,122,505
Total - July 2022 to June 2023		9,624,844



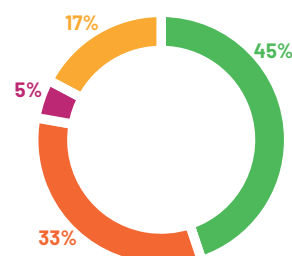
DONATIONS IN KIND		AMOUNT IN N\$
Pupkewitz Foundation (building material)		950,000
Ohorongo Cement (cement)		500,000
Total - July 2022 to June 2023		1,450,000



OTHER INCOME		AMOUNT IN N\$
Special Project: Kunene Regional Council (Built-Together Program)		2,065,460
Special Project: Bethanie Town Council		960,000
Office of the Prime Minister (OPM)		912,208
Bank Interest		358,634
Gem Diamonds Namibia		330,000
Twin Hills Trust (Osino Resources)		250,000
ABF Fishing		145,100
Namfisa		20,000
Total - July 2022 to June 2023		5,041,402



TOTAL INCOME OF THE TWAHANGANA FUND		AMOUNT IN N\$
Grants and Donations in Cash		13,100,000
Payments from SDFN Saving Groups		9,624,844
Donations in Kind		1,450,000
Other Income		5,041,402
Total - July 2022 to June 2023		29,216,246





Community Land Information Program (CLIP)

The Community Land Information Program (CLIP) provides information for settlement upgrading and tenure security in Namibia's urban and urbanizing areas. The program compiles verified settlement information into a national database for policy, strategic, and financial support. This information is essential for informed decision-making, policy formulation, budgeting, and strategic support for settlement upgrading initiatives. CLIP is driven by SDFN members in a community-led initiative in partnership with NHAG, local/regional authorities, the central government and NUST.

CLIP profiles identified 231,831 informal settlement households across all urban areas in Namibia by 2023 - with varying degrees of services, tenure, and shelter. These profiles are constantly updated by CLIP teams which are led by Federation members together with the communities in the respective informal settlements.

By now our figures state that more than 40% of Namibia's overall population and around 80% of its urban population live in shacks. The high percentage of Namibians living in shacks can be attributed to several factors. These factors include high poverty rates, limited access to affordable and formal housing, and a lack of adequate investment in affordable housing initiatives. Additionally, rapid urbanization and population growth in Namibia have strained housing resources, leading to informal settlement growth.

NHAG and 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. Four to Six Land Management and Town Planning students from NUST regularly receive practical in-service training for 6 months with NHAG. Additionally, Town Planning students from NUST engage each year in community projects in the informal settlements with NHAG/SDFN as part of their curriculum.

From November 2021 SDFN and NHAG collaborated with GIZ-ISUD in 4 urban areas: Rehoboth, Helao Nafidi, Rundu, and Windhoek. As part of the Inclusive Sustainable Urban Development (ISUD) Program SDFN/NHAG implemented upgrading activities in partnership with the GIZ in a participatory approach. The Project was finalised successfully in July 2023.

The Shack Dwellers Federation of Namibia and Namibia Housing Action Group presented their upgrading activities in cooperation with GIZ-ISUD in Helao Nafidi, Rundu, Windhoek, and Rehoboth at an Urban Forum for Inclusive Sustainable Urban Development hosted by NUST-ILMI and GIZ from 15- 17 May 2023. NHAG, SDFN, DWN, NUST, GIZ, and community members from Helao Nafidi, Opuwo, Rehoboth, Rundu, and Windhoek exchanged ideas, lessons learned, success stories, challenges, and conclusions concerning informal settlement upgrading approaches in these towns. Various issues including land management, negotiations with local authorities, capacity building, and many more were discussed and concluded.





Informal Settlement Upgrading

Participatory informal settlement upgrading is a process of empowerment since low-income communities are included in decision-making processes to develop their informal settlement. This upgrading developed successfully as the outcome of the Community Land Information Program (CLIP) in 2012.

By June 2023 Informal Settlement Upgrading by SDFN and NHAG and its partners has scaled up to 10 of Namibia's 14 regions, in 36 informal settlements in 22 urban areas, reaching 27,600 households. Making it the largest informal settlement upgrading project in Namibia. For more information see the table on the next side.

Through SDFN and NHAG's experiences with upgrading implementation, we have shown that participatory and inclusive informal settlement upgrading is the most sustainable approach to improving the living conditions for low-income people in formal settlements.

Upgrading informal settlements is preferable to relocation of communities to already planned areas since settlements planned and developed through conventional processes are too expensive for the average household to afford. Community-led informal settlement upgrading allows the community to collect their socio-economic data that includes affordability and development priorities. Additionally the community is empowered to contribute to their land delivery process which makes the serviced plots more affordable.

Lessons learnt during the informal settlement upgrading process as well as the socio-economic data collected by communities help to create platforms of dialogue between communities, local authorities, government, and other stakeholders.

Urban development in Namibia is currently driven by disciplinary divisions, outdated regulatory frameworks designed for low-

density development, and limited public investment due to 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 security of tenure and housing opportunities through informal settlement upgrading and through co-production and partnership with stakeholders. NHAG and SDFN are also ensuring that relevant strategies and policies recognise the needs of the urban poor and facilitate the scaling up of community-driven housing and land solutions.

NHAG and SDFN contributed to the development of the strategy for the Participatory Informal Settlement Upgrading Program which was supported by the UN-Habitat Participatory Slum Upgrading Program (PSUP). This included the facilitation of a community workshop with informal settlement community representatives in Windhoek and ensuring the participation of community members in numerous consultative workshops.

As part of the task team on the Review of the National Housing Policy, NHAG staff attended the meetings to finalise the document for the cabinet approval.

NHAG and SDFN were represented at the high-level meetings of the Land Conference Resolutions, whereby regular reports and progress are shared on the resolutions taken during the 2018 Second National Land Conference.

Informal Settlement Upgrading Initiatives:

Communities with NHAG/SDFN/NUST and LOCAL AUTHORITIES

	REGION	TOWN	SETTLEMENT	HOUSEHOLDS
10	REGIONS	22 URBAN AREAS	36 INFORMAL SETTLEMENTS	27,668
1	ERONGO	Karibib	Usab	623
		Omaruru	Greenfield	700
		Henties Bay	!Goas	444
		Usakos	Ongulungumbashe	280
			Saamstaan	243
2	OSHIKOTO	Tsumeb	Kuvukiland	2368
		Omuthiya	Kaniita	439
3	KUNENE	Outjo	Ehangano	920
			Kap en Bou	659
		Okangwati	Okangwati	555
4	OHANGWENA	Helao Nafidi	17 Location	403
			Greenfield (Olunghono)	183
			Ohangwena	271
5	HARDAP	Mariental	Donkerhoek Own Risk	446
			Ombilli Own Risk	637
			Takarania Own Risk	346
		Rehoboth	Volstruisvlakke	726
			Burgershoek	732
		Maltahohe	one settlement	300
		Hoachanas	one settlement	200
		Schlip	one settlement	650
6	OKAVANGO WEST	Rundu	Ngwangwa	83
			Sikanduko	2049
7	OMAHEKE	Otjinene	Ozhambo	624
		Gobabis	Freedom Square	1088
			Tuerijandjera	431
			Kanaan A+B	514
			Kanaan C	1460
8	OTJOZONDJUPA	Otjiwarongo	Eie Risiko 1	1044
			Eie Risiko 2	920
			Tsaraxa Eibes	702
		Otavi	Kap en Bou	340
		Grootfontein	Kap en Bou	3500
9	KARAS	Luderitz	Area 7	1660
			Amilma	900
10	KHOMAS	Dordabis	Dordabis	228



House construction by SDFN/NHAG

Until June 2022 the Shack Dwellers Federation of Namibia (SDFN) built with the technical support of the Namibia Housing Action Group (NHAG) an overall 7,224 houses for poor and low-income people. Assuming four people live in such a house built by SDFN and NHAG this means that close to 30,000 people have moved into a life with dignity and hope. And most importantly, doing so through their commitment and persistence; sometimes saving for years and often waiting for land for decades.

The Federation follows an incremental (step-by-step) housing approach, starting with a two-room house that is 25 m² or 34 m² big, which can later be extended to 80 m².

SDFN and NHAG have more than 30 years of experience in securing affordable land and housing solutions for Namibian low-income families that can be implemented by the communities in a participatory approach.

A total of 328 houses were constructed during this reporting year by SDFN saving groups supported by NHAG. SDFN and NHAG are advocating the public and private sector for further funding since

SDFN HOUSES BUILT BETWEEN JULY 2022 AND JUNE 2023

URBAN AREAS	NO. OF HOUSES
Katima Mulilo	47
Kongola	35
Okahandja	14
Divundu	23
Omaruru	2
Bukalo	23
Walvis Bay	26
Gobabis	35
Gobabis	24
Okongo	28
Ongwediva	18
Gibeon	20
Rupara	33
Total Houses:	328

SDFN and NHAG can build more houses than that and people are eager to start constructing their houses.

COST EFFICIENCY OF HOUSES BUILT BY SDFN

The members of the Shack Dwellers Federation of Namibia (SDFN) install affordable basic services (sewage and water) for around N\$ 7,700 per household and manage the construction of houses for an average of N\$ 40,000 per house that is 34 m² big. Most SDFN houses have access to water and sewage or septic tanks. A common model is used for the SDFN houses, so that members start small but can extend their house to 80 m² if they keep on saving for it.

The households are involved in every step of the house construction: A building team of the saving group is being trained by professionals and is learning from each other during exchanges. The construction process is managed by the building team on behalf of the group, appointing the bricklayers, producing their own bricks, and installing sewer- and water pipes through training. This active community participation results in much more cost reduction than contractor-driven house construction for low-income families.



Securing Land for the Poor of Namibia

The Shack Dwellers Federation of Namibia (SDFN) built ultra-low-cost houses for the urban poor, however for this to materialise, affordable land must be made available.

The availability/allocation of land to vulnerable communities is a major stumbling block for the Shack Dwellers to construct their own houses. Considering the 40% of the Namibian population that is currently living in informal settlements or backyard shacks, this limits Namibia to scale up the urgently needed housing delivery.

In SDFN and NHAG's financial year 2022/2023, 852 plots were allocated by local authorities to the Shack Dwellers Federation. All these plots are greenfields were SDFN need to install with the technical support of NHAG services. Some plots were donated but most of them were offered to the Shack Dwellers Federation at an affordable price to cater for the poor of Namibia. The members have saved for this land acquisition of land and pay back the remaining amount in instalments to the respective authority.

The lack of security of tenure in urban areas is causing the continued increase of informal settlements. The Community Land Information Program (CLIP), which has been implemented since 2007 by SDFN with the support of the Ministry of Urban and Rural Development (MURD), revealed the alarming reality that the majority of the urban population in need of land and housing are already living in Informal Settlements or backyard shacks: around 80% of Namibia's current urban population are currently living in informal settlements or backyard shacks.

One of the challenges that members of the SDFN encounter is their ability to register their land tenure. This registration has the potential to improve since the Flexible Land Tenure Act is being implemented. Namibia has two land tenure systems: freehold and landhold titles. Freehold titles being single residential, and landhold title offer titles to a group/association which makes the land much more affordable.

Windhoek remains the greatest challenge for SDFN and NHAG to secure land for almost 80% of its members. However, SDFN/ NHAG are optimistic that the cooperation with the City of Windhoek is moving in a positive direction.

Land Allocation to SDFN/NHAG: July 2022 to June 2023

URBAN AREA	NO. OF PLOTS
Khorixas	150
Outjo	300
Omaruru	200
Otjiwarongo	104
Oranjemund	80
Swakopmund	18
Total	852



Peter Nanyemba Blocks E-H



Events, Learning Exchanges and House Openings – Some of Many

August 2022 – Official House Opening by Deputy Minister of Urban and Rural Development in Okakarara



More than 140 SDFN houses were officially opened during a ceremony officiated by Deputy Minister of Urban and Rural Development, Natalia /Goagoses. The houses were constructed through a smart partnership between NHAG/SDFN, the Buy-a-Brick Initiative of Standard Bank Namibia, MTC as well as the families Mungunda, Mwadinohamba, Weder, Kauta and Hoveka.

April 2023– Official House Opening and groundbreaking ceremony by Deputy Minister of Urban and Rural Development in Gobabis



In April 2023, the Shack Dwellers Federation of Namibia (SDFN), in partnership with various stakeholders, officially opened 57 houses at Gobabis' Freedom Square site. Concurrently, the event marked the groundbreaking ceremony for an additional 30 homes.

The proceedings were presided over by Natalia / Goagoses, the Deputy Minister of Urban and Rural Development, alongside Pijo Nganate, the Governor of Omaheke. Notably, all 57 residences were allocated to women, predominantly single mothers. Among the upcoming 30 residences, only two were designated for male occupants. These homes were erected in an area named Promise Land location.

October 2022 – Official House Opening by Minister of Urban and Rural Development, Hon. Erastus Utoni in Opuwo and Okongo



112 houses were opened in Opuwo on the 13th of October 2022, while 130 were handed over in Okongo on the 14th of October 2022 by the Hon. Erastus Utoni, Minister of Urban and Rural Development².

The Minister said the government continues to admire the focus and efforts of the Shack Dwellers Federation towards addressing disparities in housing provision: "The government, through the Ministry of Urban and Rural Development Ministry, believes in and will continue to support the work of community-based organisations such as SDFN who have demonstrated their commitment

and ability to contribute to the nation's drive towards providing affordable housing and proper sanitation to our people, especially those in ultra-low and low-income categories."

February 2023 - Climate Change Exchange Workshop with Shack Dwellers International (SDI) Affiliates



A learning exchange on climate change took place on the 27th of February 2023 at the Namibia University of Science and Technology (NUST) via Zoom between SDI affiliates from Kenya, Zambia, Malawi, and Namibia. Ms. Gabby Hansen from NUST led the meeting with a visual introduction to climate change, highlighting the challenges for the poor. She stressed that climate change affects all levels of society, the rich and poor. Hence unilateral planning could lead to risks for everyone.

March 2023 - Ohorongo Cement, First Rand Foundation through FNB and Pupkewitz Foundation announces N\$ 2 million funding to the Twahangana Fund of the Shack Dwellers



FNB Namibia through the FirstRand Foundation Trust, in partnership with the Pupkewitz Foundation, and Ohorongo Cement collectively handed over N\$2 million to the Shack Dwellers Federation of Namibia for the construction of 12 houses in Rupara, 22 in Divundu and 11 in Gobabis. Pupkewitz Foundation donated N\$1 million in kind of building materials, FNB Namibia through the FirstRand Foundation contributed N\$ 500 000 in cash and Ohorongo Cement contributed a total of N\$500 000 in kind of cement for the financial year 2023/2024.

Since 2016, the Shack Dwellers Federation has constructed over 395 houses with funding from the above-mentioned partners.

April 2023 - Workshop to kick-start the EU Project



In April 2023 EU and NHAG and SDFN started a 3-years project to capacitate the marginalized urban poor towards inclusive, participatory, and sustainable urban development. All 14 regions of Namibia were represented at the kick-off meeting by SDFN Facilitators and second-tier leaders to foster new leaders within the Federation, including women and youth.

We would like to give a special word of thanks to the EU Delegation in Namibia for its substantial financial support to NHAG/SDFN and the hands-on cooperation by our EU Project Manager Mr. Aron Hangula and its colleagues at the EU Delegation in Windhoek.





Structure and Contacts of SDFN

The Shack Dwellers Federation of Namibia (SDFN) is a community-led network of 856 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 compiling bi-yearly savings reports which NHAG combines into a yearly National Saving Report - see page X

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Erongo: Lydia Bonifatius
 Walvis Bay / **Phone:** 081 606 5344

Karas: Ritha Riets
 Keetmanshoop / **Phone:** 081 844 7196





Managing Namibia Housing Action Group (NHAG) Trust

NHAG operates with a strong commitment to legal compliance and accountability. The Support NGO of the Shack Dwellers Federation of Namibia (SDFN) is registered with the Ministry of Health & Social Services as Welfare Organization since 2005. NHAG holds the legal status of a Trust, a designation recorded with the Master of the High Court of Namibia since 2021. This framework ensures that NHAG complies to all regulatory standards and operates within all legal parameters set forth by the government.

In addition to its registration and legal standing, NHAG is diligent in complying with financial regulations and reporting requirements. The organisation aligns with the Financial Intelligence Act (FIC), ensuring transparency and accountability in its financial dealings. Furthermore, NHAG remains attuned to legislative changes, such as the new Trust Administration ACT 11 of 2023. This proactive approach underscores the organisation's commitment to staying abreast of legal developments and adjusting its operations to align with evolving regulatory frameworks. In this context we would like to express our sincere gratitude to Mr. Philip Ellis and Ms. Maryke Bischoff from the law firm ELLIS & PARTNERS for their tireless support and pro bono services in this and various other legal matters.

NHAG's daily responsibilities are overseen by a dedicated team of ten employees, providing essential support to SDFN in informal settlement upgrading and house construction initiatives. The organisation collaborates with Land Management and Town Planning students from NUST, fostering a dynamic learning environment through a 6-month traineeship program. NHAG's role extends beyond its immediate operational functions, as it actively links informal settlement communities and SDFN to contribute valuable input to government strategies, policies, and initiatives of stakeholders.

Additionally, NHAG administers the Twahangana Fund, a community-managed and revolving Development Fund, further reinforcing its commitment to sustainable community development.

NHAG is managed by a Board of Trustees with currently nine trustees. The Board has the general control over the Trust assets and strives to attain the objects for which the Trust is established: to provide support to the Shack Dwellers Federation of Namibia as a People's Organisation, aiming to improve the living of low-income people in informal settlements.





The current NHAG Trustees are:



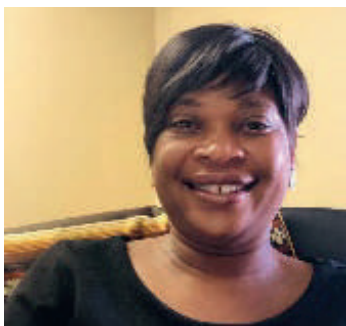
Chairperson
Mr. Danie Botha



Board Member
Mr. Erastus Amakali



Board Member
Mr. Nathanael Araseb



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



Board Member
Mr. Onni-Ndangi lithete



Board Member
Dr. Marius Kudumo



Board Member
Ms. Twapewa Kadhikwa



NHAG Co-Director, ex officio
Dr. Anna Muller



NHAG Co-Director, ex officio
Mr. Heinrich Amushila



Income and Expenses of the NHAG Trust - July 2022 to June 2023

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

INCOME OF THE NHAG TRUST - JULY 2022 TO JUNE 2023		IN N\$
Misereor		3,683,179
EU		2,424,189
SDI		1,603,261
GIZ		1,177,261
Open Street Mapping		472,185
IIED		102,625
SAIS		100,000
Maltahohe Town Council		71,169
Kunene Regional Council		25,000
Other Income		367,508
Twahangana Fund		4,469,627
Footnote: Including local contribution to co-funded projects		
Total Income		14,496,005

EXPENSES OF THE NHAG TRUST - JULY 2022 TO JUNE 2023		IN N\$
Federation Support Activities		7,345,088
NHAG Facilitation		3,954,933
Administration/Management		1,037,124
TOTAL Expenses:		12,337,145







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