At 21 shack dwellers come of age

- From backyard tenant to homeowner
- Housing for the masses but not with the masses
- 21 years and still going strong
- Saving scheme pays off for many
- Living their dreams in brick houses
TOGETHER ... The ‘Saamstaan’ (Stand Together) block in Mondesa where 30 SDF-members built their houses.

LIVING THEIR DREAMS IN BRICK HOUSES

• ADAM HARTMAN

There are nearly 300 former shack dwellers in Erongo who are now living in brick houses, while another 30 are busy building their ‘dream’ houses.

Although the figure is small considering the 2011 population and housing census released earlier this year by the Namibia Statistics Agency (NSA) that shows that one out of three households in Erongo lives in shacks (that is about 14 500 households), there is still a glimmer of hope for shack dwellers with the dream of having a house.

What makes this dream possible is the savings scheme of the Shack Dwellers Federation (SDF).

“SDF’s saving scheme is for the low income people; mostly those living in shacks, to one day get a proper brick house. It helps those that do not have money and think they will never own a house because they earn so little,” said Johanna Nembungu, SDF facilitator for Erongo; who also benefited from the scheme. “We were referred to as the ‘poor people’ but this was a ‘curse’; that’s why it is called low-income earners now.”

She comes from a family of whom many members lived in back yard shacks. In 1999, when the Namibia Housing Action Group took the SDF under its wings, the possibility for shack dwellers to own their own houses became possible with the basic principle of saving. There are 3 236 members of SDF in Erongo.

Nembungu and 29 others, who lived in shacks in Swakopmund were of the first groups in the region to participate in the savings plan.

“Members must buy a saving booklet from SDF for N$56 and then start saving. The SDF evaluates the savings every six months. Once land is available, those who managed to save for the land and deposit it will get the opportunity to build their own house,” she explained.

She said that her group saved with one, two and five cent coins to get their N$750 deposit (each) which qualified them for a N$15 000 loan to build a house. Because of the rising costs of materials, loans have increased to N$30 000 – which is still affordable for those who earn relatively low salaries.

“They would have 11 years to pay back the loans, and even if they cannot, they will be given grace periods – with stern reminders. Interest was at 1% a year, but has been reduced to 0.5%.

“Sometimes we struggle because work and income are not always there. It’s a very nice program if people just understood – and if we could get land from the municipality,” she said.

Nembungu humbly showed off her house in Asser Kapere Street in Mondesa, which she built herself, brick by brick; from a container-sized dwelling to a sizable home.

The other members of her group collected N$15 000 for the land, which is N$1 000 per person. They paid their deposits for the loans and are now living in houses on ‘Saamstaan’ block in Mondesa.

Former shack dwellers, Erika Gowases and Sussanna Gases, said the beneficiaries serviced the land themselves; laying water and sewage lines and building the houses with their own hands.

“We would not have had the houses if it was not for the scheme,” she said.

There are concerns about the agreement between the beneficiaries and the scheme that stipulates that until every member of a group settles their loan, none of the group members will get ownership of their houses. Nembungu said these are issues that need to be ironed out with the SDF.

“There are many members of the scheme, but the big challenge is the municipalities making land available.

“It’s not the programme that is slow; it’s the municipalities. We can’t just take land, we have to wait for the municipalities. We can’t do anything until we get land,” said Nembungu. “The scheme makes it possible for people to get houses, and the members are waiting for the land to be available. The waiting is the price one pays but if the land comes, the waiting was worth it.”

Home ... Johanna Nembungu, Erongo facilitator for the Shack Dwellers Federation (SDF), in front of her house in Asser Kapere Street, Swakopmund, which she built herself and now owns, thanks to the SDF saving scheme.

Happy ... Some of the 30 beneficiaries who now have houses, which they built themselves at Swakapmund. All of those The Namibian spoke to lived in backyard shacks and never thought they would one day live in a house. The SDF saving scheme however made the difference.

Have your say ... Any housing project under the Namibia Housing Action group or the Shack Dwellers Federation involve people’s input right from the beginning.
Housing for the masses but not with the masses

• SHINOVENE IMMANUEL

NAMIBIA’S biggest grassroots housing federation says house-to-own improvements in the first two years of the mass housing project will not benefit the poor people.

The Shack Dwellers Federation of Namibia (SDFN), a pro-poor household saving group which represents about 20 000 families seeking houses of their own countrywide, was initially part of the mass housing project but was later sidelined as beneficiaries of houses in the very expensive and hidden back yard shelters that were awarded mass housing contracts.

Pohamba promised at the launch of the programme last year, that grassroots groups such as SDFN would benefit, the SDFN has sidelined these organisations.

The SDFN is a network of 574 urban and rural saving groups throughout the country. The group has been part of the meetings that set up the blueprint of the ambitious programme.

To illustrate how much money was gobbled up by the middleman contractors, The Namibian picked of the many tenders awarded and analysed the prices.

Ferusa Capital Financing Partners was awarded the tender to build 600 houses in Swakopmund for N$173 million. The company charged N$55 951 per square metre, instead of the NS 000 threshold.

The company then sub-contracted the job for about NS150 million, leaving a profit of NS23 million in their pockets just for winning the tender and doing nothing else.

The SDFN is a network of 574 urban and rural saving groups throughout the country. The group has been part of the meetings that set up the blueprint of the ambitious programme.

The first group built houses during 1993/1994 for 24.6 square metre, costing N$75 500. The second group completed their houses in 1997 and built 32.9 sq metre houses for N$12 500. The group also managed to install water and sewer lines. On 9 August 1997, the then minister of housing Nickey Yimbo officially opened the People Square houses.

This process opened the doors for thousands of other Namibians to follow and learn. Today 3 000 households have already constructed their houses and 6 000 households are in the process of acquiring tenure under the Shack Dwellers Federation. The 20 000 members of the SDFN also pooled N$17 million for their houses.

The People Square development also influenced local authorities to look at more affordable ways of providing land to the poor and contributed to the City of Windhoek Development and Upgrading strategy. People Square received a Best Practice Award from the Ministry of Regional, Local Government and Housing during the International Habitat day celebration in 1999.
A resident of the new reception settlement in Ongwediva, Josephina Ndengu, said that she has benefited a lot from the Shack Dwellers Federation of Namibia (SFDN) ever since she became a member.

Ndengu, who has been a member of the federation for 16 years, said that she was one of the first few people to have joined the federation and her perseverance has yielded good results.

Ndengu, an unemployed single mother, said that she moved into her brick house in 2000, after years of saving money and hard work.

“I feel so happy to have my own house and all thanks to SDFN because if it was not for them, I wouldn’t be where I am today. It is all because of them. I never had enough income to buy myself a proper house,” said Ndengu.

Ndengu said that she normally meets with other members under a tree every Sunday to discuss the need to own decent homes and contribute the little that they have to their savings account.

When asked about the mass housing project, Ndengu said that she was not aware of the project and she has never heard of it. Despite her joy of owning a house, she said that she is now faced with challenges of renovating her house as it has now started to develop wall cracks.

She also stressed the decrease of members after many of the members got their brick houses, saying many who moved into decent houses, stopped attending the gatherings.

Another SDFN beneficiary from Eemhana, who opted not to be named, echoed the same sentiments, saying that she was homeless before she became a house owner in 2003.

“I was living in a shack before I got this house and I am so happy that my dreams came true. I really feel like a queen to say the least,” she said.

She told The Namibian that she has heard of people talking about the mass housing project, however she is not familiar with it.

The Namibian has visited some of the houses that were built with financial assistance of the SDFN in Ongwediva and at Okangengesi location in Oshakati and many of the houses were found to be conventional houses with either one or two bedrooms, a kitchen and a sitting room.

Many of the beneficiaries said they are in dire need of financial assistance from corporate entities and private individuals to help them take their federation to greater heights.

Saving scheme pays off for many

• HILENI NEMBWAYA AT ONGWEDIVA

From backyard tenant to home owner

• LUGMAN CLOETE

“After I became a member in 1998, I waited for a place which I could call home. Today, I am a proud homeowner,” a delighted Hendricks remarked.

Hendricks, who had worked up her way to become the shack dwellers’ regional facilitator, described the community-led saving initiative as a “stepping stone” for the poor, unemployed and those earning a meagre income.

Encouraging those unable to afford a decent house to join the saving groups, Hendricks said the shack dwellers groups also offer starting capital loans at minimal interest rates from savings that are collected from the members.

Hendricks explained that the loans enable the unemployed and poor to set up small cua-shops, and in turn generate steady income, from which they can pay back the housing and water, sanitation and electricity infrastructure loans and improve their quality life.

According to Hendricks, to date 71 residents in Keetmanshoop have become home owners thanks to the shack dwellers community-led savings.

“We have submitted an application to the local council to acquire land for 40 shack dweller members,” Hendricks added.

She pointed out that the long wait to acquire land is one of the main challenges the shack dwellers groups faces.

She added that the new government mass housing development programme also “confuses” people, especially those who cannot afford decent housing, explaining “people do not know whether to join the shack dwellers groups to become homeowners or wait and see whether they would benefit from the mass housing development”.

THE PROOF ... Some of the houses built through the saving scheme by residents of Oshakati.
**MASS HOUSING NOT FOR THE POOR – KAULWA**

**REPRESENTATIVE of the Shack Dwellers Federation of Namibia (SDFN), Martha Kaulwa says the mass housing project is not for the poor as it does not benefit them in any way.**

Kaulwa, whose federation caters for shack dwellers in the northern part of the country, said this when asked about the impact of the mass housing project on the SDFN members’ lives.

“We are not affected by the mass housing because most of the less-privileged people will not benefit. The mass housing project is mostly not intended for the poor,” said Kaulwa.

Kaulwa said that since the inception of the mass housing project late last year, some members of the SDFN cancelled their membership with the hope of benefiting from the new housing project but many of them saw their dreams shattered as the project seems to benefit only the rich.

Currently, the SDFN is building 14 houses at Tsandi and 16 houses at Oshikukoto town in Omusati region for their members.

However, even though the SDFN members are benefiting from the federation in many ways such as assistance in small business and other services, the federation is also faced with challenges such as land availability and financial constraints.

“The mass housing project is receiving more support from the government than these small housing federations and thus we are faced with many challenges,” she said.

Kaulwa added that most of the local authority councils are cooperating with the federation as currently the SDFN has acquired loan approvals from Oshakati, Ongwediva and Ondangwa town councils and the federation is running smoothly.

She said more than 3300 beneficiaries have benefited from the SDFN since its inception in 1998 and urged local authorities to speed up their loan approvals in order to enable the SDFN to speed-up their work of providing the homeless with decent homes.

**NO COMMUNITY PARTICIPATION, NO PROGRESS**

**IDIOIA ONECA**

AFTER 12 years working in development projects in different countries, aiming at improving the living conditions through the construction of houses, basic water and sanitation infrastructures and the secure tenure of land, I have learnt that if there is no community participation, the project will never be sustainable in the future.

Since Alliance for Solidarity (previously Habitáfrica Foundation), started working in Africa in 1998, we have been supporting basic living conditions projects with a community participatory approach. With this purpose, in 2003, after an identification that took place in Namibia, we started supporting NHAG and SDFN, whose work coincides with our strategy: working for the improvement of basic living conditions with a community participatory approach.

At that moment, I had the opportunity to start working in the field with both organizations as part of the Habitáfrica Foundation Team. During this time I observed such a working methodology, which for me is the most sustainable way of running development projects related to habitat.

The communities, that are organized in saving groups, are always the leaders of the whole process; ranging from the negotiations with authorities to get land, to the construction of houses and the servicing of plots. Through this processes I have learnt that the community work is not just a part of the projects, but it is the basic and central axis on which we base the execution of the projects.

I’ve had the opportunity to confirm this in projects that we have been doing in other countries with other intervention methodologies in which there has also been a participation of the population but where we have never reached the sustainable levels of SDFN. As a result of this, in many occasions the project did not reach the expected results, but in other occasions, it did reach the results without a sustainable social unity and team work.

For this reason, Alliance for Solidarity (previously Habitáfrica Foundation) has been supporting NHAG and SDFN to source external funds and to give visibility to their work not just in Spain, but also in other countries of the Southern Hemisphere, with the aim of extending the network of slum/shack dwellers and the support from external organizations, because we think that this approach is one of the few ways of tackling the increasingly serious problem of the informal settlements in African towns and cities.

From the Alliance for Solidarity NGO, we would like to express our greetings and congratulations for these 21 years of supporting people’s housing processes in Namibia, hoping that the next 21 years will even be more successful.

* *Idioia Oneca is an architect with Alliance for Solidarity NGO (Spain)*
Namibia shows how to support low cost housing

A ROUND a quarter of Namibians live in informal urban neighbourhoods; they live without secure tenure and without adequate access to services. So how has the country gained its reputation for progressive state action on housing? The answer is more than the recent ‘Blueprint’ for mass housing that the government set out in 2013 — it’s also the long ‘working relationship’ between citizens and government.

COOPERATION AND REFORM

For more than a decade, the city of Windhoek has been working with the Shack Dwellers Federation of Namibia to upgrade homes and provide legal housing options people can afford. It’s this engagement of local communities in developing their own neighbourhoods, and the empowerment and capacity development that comes with it, that has helped transform relations between grassroots organisations and local authorities.

When I first visited Namibia in the late 1990s, members of the Shack Dwellers Federation of Namibia and the Namibian Housing Action Group were working with the city of Windhoek to improve options for informal settlement dwellers. Together, they produced the city’s Development and Upgrading Strategy, changing building codes and regulations to lower the cost of legal housing plots with basic services and letting residents build and upgrade their homes incrementally.

HUGE NEED

But considerable need remains. Five years ago the federation surveyed Namibia’s shack settlements in detail, documenting living conditions in 235 settlements that housed 134,884 households (and 541,119 people). They highlighted the very poor living conditions endured by some of the lowest income citizens. In half the informal settlements, residents had no toilets. Even in settlements that had some communal or individual toilets, 43% of people did not have access to basic sanitation. The report, completed with local authority participation where ever possible, demonstrated the scale of need, and drew attention to the deficits in state provision.

SHARING EXPERIENCE

The value of Windhoek’s approach has been widely recognised. The Namibian federation is a member of Shack/Slum Dwellers International, a network of similar federations in cities across the global South. Many grassroots activists from other cities and nations have brought their experiences abroad, where their progressive approach is far above the norm.

One senior Namibian official commented: “We experienced so much resistance from other planning professionals about our ideas to set development levels that matched affordability. I understood this because, having worked in the City of Windhoek for over 20 years, I saw how far we had come.”

NAMIBIA’S BLUEPRINT FOR HOUSING

In Namibia, the government’s housing ‘Blueprint’ recognises how the largest backlog of need is in the lowest income groups, estimating 45,000 housing units are needed by households with monthly incomes equaling about US$150 and a further 30,000 by those earning US$150–460. The plan is to build 185,000 dwellings by 2030, with specific actions to help the urban poor, including upgrading informal settlements, and support for community self-help housing, and social housing for very low income groups and those with particular needs.

And the Blueprint initially included explicit support for the federation’s grassroots savings groups: N$50 million (US$5 million) a year of government money will be given to support the federation’s Twahangan loan fund. In committing this money, government is recognising federation members’ capability in addressing the needs of those living in Namibia’s informal settlements. By April 2013, the federation had helped 5,591 households to secure tenure, and 3,403 houses had been constructed.

CONSTRUCTIVE COOPERATION

Affordable mass housing has to be a joint effort. Informal settlements can’t be widely upgraded, nor enough basic accommodation provided, without state intervention. Government must somehow enable finance, and reform regulations. Local families can then work with government to secure tenure and upgrade services, before improving their own housing. Similarly, governments that are serious about addressing poor housing at scale must work with local communities.

- Without strong local engagement, government will not be able to design interventions that are sensitive to diverse local contexts.
- Without strong citizen engagement, local authorities will struggle to achieve the required scale and effective use of resources. They need to both encourage a local contribution and ensure that local groups can monitor formal contractors’ work.
- Without strong local grassroots organisations, government programmes will find it difficult to reach the lowest-income and most vulnerable groups — too easily government investments are captured by wealthier and more powerful individuals.
- Perhaps most importantly, government engagement with communities builds capacity and empowers local involvement, potentially transforming relations between organised citizens and local authorities for the better, and securing multiple future benefits.

In Namibia, for example, the shack dwellers federation is using its skills to help build local organisations, establish priorities, organise ‘reblocking’ (land planning), install services, upgrade settlements and actually build the housing. Faced with decades in which the world has made little progress in addressing the needs of informal settlement residents, Namibia’s housing blueprint is a welcome commitment towards inclusive urban development.

- Quoted in a report by George Masimba (Dialogue on Shelter) on the Zimbabwe Slum Upgrading Project Exchange to Namibia 31st-4th of March 2011.

— Diana Mitlin (diana.mitlin@iied.org) is a principal researcher with International Institute for Environment and Development’s Human Settlements Group.

FIRST STAGE ... Before the Shack Dwellers Federation of Namibia starts with a project, there is widespread consultation with the people like the above cases at Eenhano in Windhoek and Gobabis (beneath).
Informal settlers upgrade settlements

Informal settlers upgrade settlements

Windhoek has experienced uncontrolled urban growth since independence. The situation is further aggravated by authorities not succeeding in delivering sufficient land for housing, to keep pace with the influx. Community members came in large numbers to participate in the planning of their settlement. During this exercise, the community indicated to the Architecture students how they want to live in future, once development has taken place. While the majority of residents prioritised acquiring the land during the socio-economic survey (as part of the Community Land Information Programme, which is being piloted in collaboration with the City in the two settlements), they still pointed out that they want enough space for everyone, good roads and water and sanitation. One of the community members also indicated that some people are living under the power line; “this is very dangerous and needs serious attention.” Residents also confirmed that they wish to find a solution to accommodate all residents and that nobody should be relocated from the settlement. Due to the importance of acquiring the land, two savings groups have applied for land; response from the City on the applications is still awaited.

Before this workshop, a meeting was held on the 11th of March with the said communities to learn from South African visitors, who have improved their housing situations in their informal settlements. “In South Africa, we normally do not like to relocate people unless there are problems with land such as dolomite from the mines. We, instead, prefer re-blocking because if there is a problem we want the ambulances and police to have access,” Maureen Sikepu from Orange Farm, Johannesburg said.

The next participatory planning workshop will be in May to share potential housing typologies prepared by the students as part of their second-year architectural studies. These will serve as a starting point for upgrading of the informal shelters. This exercise was made possible by SDFN, a network of housing saving schemes working together to improve living conditions of low-income communities living in informal settlements, those without accommodation and those living in rented rooms and Namibia Housing Action Group (NHAG) the supporting NGO, in collaboration with the Department of Architecture and Spatial Planning. Planning, with whom an agreement was signed in February 2012 to promote initiatives, plans and policies, which encourage poor and inclusive cities and towns in Namibia.

Desperation moves Kuvukiland residents

It all started when these people became tired of paying rent in the Soweto settlement and decided on 15 April 2009 to plant a pole on the hill to the north of the settlement as a beacon that they wanted to stay in the area. They named it Kuvukiland and the Tsumeb Municipality had to allocate 238 plots.

The community also made it clear that they wish to find a solution to accommodate all residents and that nobody should be relocated from the settlement. Due to the importance of acquiring the land, two savings groups have applied for land; response from the City on the applications is still awaited.

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Namibia: No victims, just owners

JOEL BOLNICK

Two leaders of the Shack Dwellers Federation of Namibia attended the Shack/Slum Dwellers International annual meeting and Council meeting in Mumbai, India in July 2014. They are Katrina Kanima, a regional facilitator from Kawango East and Martha Kaulwa a national facilitator of the federation. Known commonly in the urban and rural poor as SDI, Shack Dwellers International is a prominent network of urban poor federations from 34 countries, including Namibia.

The meeting specifically congratulated the Namibian chapter of SDI on its 21st anniversary this year. The president of SDI, Jockin Arputham from India, who has received numerous international awards, and has this year been a Nobel Peace Prize nominee for his work, encouraged the federation to continue with its work through exchanges with countries such as South Africa. He was struck by the philosophy of the community that the urban poor could contribute to the city.

In Namibia, I came across the emerging SDI network with my own eyes and was impressed by the group’s methods of communication and addressing local issues and challenges. I was also struck by the absence of a victim mentality in the groups, who were mainly run by women. I spent a lot of time with women of People’s Square near Club Thriller in Katutura who were beginning to construct their first houses. They made their own bricks, met to discuss money progress and occasionally held get-togethers where I developed my love for braai/eis. I was struck by the power of this process that had so much positive energy and where very poor women, most of them single heads of households who took care of their children on meagre domestic workers’ wages, did not have a victim mentality.

At the end of my year in Namibia, I went back to Zimbabwe and over a three-year period began, together with other professionals, to support an emerging network of similar community groups in Zimbabwe.

NHAG and the now federated SDFN continued to provide support to this emerging process in Zimbabwe through community-to-community exchanges and as part of the wider SDI network.

The Zimbabwe Homeless People’s Federation is now a network of over 53 000 households working to give voice to the urban poor in over 72 towns and cities in Zimbabwe. The Shack Dwellers Federation of Namibia continue to give us immeasurable support by opening their process for us to learn with our own government what the poor can achieve and that they have the determination and support.

We celebrate with you SDFN and NHAG on this 21st anniversary of your work in collaboration with our work in the urban poor in Namibia. We are proud to be associated with your success. Happy birthday.

* Dr Beth Chitekwe-Biti is the Executive Director of Dialogue on Shelter Trust in Zimbabwe.