



Best Practices Database

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Partnership between Shack Dwellers and a Local NGO Housing Lobby Group, Windhoek

Namibia

Good Practice

New for 2002

Categories:

Gender Equity and Equality:

- access to resources
- control of resources
- empowerment
- gender roles and responsibilities
- gender specific needs
- removing barriers to equity

Poverty Eradication:

- access to credit
- income generation

Housing:

- access to housing finance
- affordable housing
- construction industry
- homelessness
- land tenure and security

Level of Activity: Neighbourhood

Ecosystem: Arid/Semi-Arid

Summary

The purpose of the initiative is to improve the lives of the urban poor in Namibia. The objective has been to assist local residents to organize themselves through saving schemes that offer democratic, accountable, and representative organizations able to use their own resources and negotiate with the state for additional resources in order to address local development needs as defined by the members themselves.

As a result of the initiative the following results have been able been realized:

1. We have been able to organize 8,000 of the poorest urban dwellers into savings schemes.
2. We have sought to network those savings schemes into an active nationally based federation able to support new activities, strengthen existing groups and represent the urban poor on the national political stage in towns and cities throughout Namibia.
3. Secured land tenure for almost 20 per cent of the membership (1,500 families).
4. Provided loan finance for over 20 groups (400 members) enabling them to construct housing (typically 34 square meters cement brick or blocks units).
5. Distributed 700 income generation loans enabling members to directly address their need for increased and more stable incomes.

6. Set innovative policies in partnership with a number of municipalities most notably in Windhoek, where the incremental development of infrastructure and services together with a dispensation to reduce plot sizes has brought affordable land tenure within the reach of 525 of Windhoek's citizens who were previously denied access.

7. Developed new and effective community-based strategies for house construction using state provided loan finance through the "Build Together Program". As a result several municipalities have passed over their decentralized loan programs to this Alliance.

Narrative

SITUATION BEFORE THE INITIATIVE BEGAN

Namibia, with a population of 1.7 million, is a sparsely populated country of small towns and cities. The biggest city has 250,000 residents and the next biggest has 60,000 residents. Poor people were excluded from secured access to land and shelter in the urban areas due to their low incomes. Land could only be secured legally once the local authority developed the country in terms of roads, water sewer systems and cadastral registration. This process is lengthy and costly, thus requiring three different professionals and approval from at least four bodies. As a result, thousands of low-income urban citizens could not afford to be legal residents in the cities in which they were living. Additionally the very poor could not access credit, which they could probably use in building houses or in income generation.

ESTABLISHMENT OF PRIORITIES

Our major concern is to improve the lives of the urban poor through local control, based on using their own resources in order to leverage further resources (land and financial resources) from the state and donor agencies. Priorities were established through local processes in which the poor, especially women, who are the most active members in the community in terms of participation in development initiatives, identification of their needs and priorities.

Members are encouraged to save daily and the process of organizing savings enables the group to be in touch with local needs and priorities. Local exchanges between communities enable the sharing of common experiences and the collective analysis of problems and difficulties. National Federation meetings provide a platform to identify a broad strategy and direction to address common needs and priorities.

FORMULATION OF OBJECTIVES AND STRATEGIES

The Shack Dwellers Federation, which was established in 1998, assisted the people to examine their situation. This was done through the support of two professionals. It has started with the initiation of a housing group that started off as a Credit Union. It later established to an umbrella organization employing a support service unit to facilitate the sharing of experiences with poor communities in other countries engaged in regular savings, and the beginning of their own saving and credit initiative in 1996. Based on these experiences the federation defined their priorities as organizing themselves through savings in a bid to improve the lives of shack dwellers in informal settlements and backyards as well as those people living in overcrowded conditions in rented rooms. Its objectives are to share experiences and skills through exchanges, thereby maintaining a national peoples movement; access land and credit through using their own savings and socio-economic data as negotiation tools and improve their living environment through the building of houses.

MOBILIZATION OF RESOURCES

Financial, technical and human resources have been mobilized from three parties:
The urban poor have saved more than US\$126,942 million. In addition, they have provided voluntary

labor to address the needs of others in a similar situation. Exchanges enable the sharing of technical skills such as construction. Solidarity activities are critical in building confidence and capacities to enable the poor work as equals with NGOs and the local government. Urban poor groups in other countries have further assisted through the sharing of strategies and through providing examples to the Namibian Alliance.

Namibian government agencies have responded positively to the ideas put forward by the federation and supported by the Namibian Housing Action Group. The national government has provided financial resources of US\$99,955 while the Twahangana fund and local government has continued to make contributions through transferring Build Together loans and advise on technical issues. International donor agencies have responded to the Alliance with financial support. This has been particularly important in enabling the federation to build up its capacity through supporting exchanges and strengthening the networking of the urban poor. It is the presence of confident community leaders able to act together to realize their collective interests, that has made such a difference to the scale of achievements.

PROCESS

The processes used by the Alliance have been critical to the success that has been achieved. The key problem to be addressed was that of urban poverty, which has become a substantial and growing phenomenon. Whilst more and more people were living in urban areas, often in life threatening conditions, the policies geared towards addressing their needs were at best formulated towards benefiting the rich.

In 1987, a neighborhood association in Windhoek, Saamstaan, became interested in looking at alternatives that offered an active role to the poor themselves, who had traditionally been viewed as passive recipients of other people's charity. Activities focused on self-building housing co-operative initiatives and traditional credit unions. Unfortunately, these approaches proved to be ineffective in re-orientating development processes in favor of the poor.

Nevertheless, they were important in building a constituency of like-minded professionals and community leaders. Learning from the experiences of the Zimbabwean and South African Homeless People's Federation, Namibian community groups began to explore development methodologies based on savings, to strengthen local organizations and community inter-relationships to enable the sharing of ideas and for the purpose of increasing solidarity. Community exchanges and other networking activities resulted in the establishment of the Shack Dwellers Federation of Namibia in 1998.

Decision-making is highly devolved. Local groups decide on what they wish to do and other groups give them the support required. National campaigns are scheduled and organized with the involvement of many federation groups. All groups collect information about socio-economic status of their members and other residents and the availability of essential services within the community. This information assists in identifying local needs and priorities. Through local groups and their national federations, shack dwellers have a voice in government policy and programming debates. Stronger local groups and their leaders are able to lobby with municipal officials and politicians to improve the quality of local service provision and increase the availability of land. The initiative's achievements with regard to policies have been possible because of the mass involvement of shack dwellers throughout the country in defining new options and possibilities.

Benchmarks for assessment are threefold:

1. Savings: local saving schemes update their records regarding each individual's savings. Regional groups collect this data to enable Federation leaders to determine the nature and extent of support required.
2. Social Exchange: all exchanges require reports in order to help those participating in the exchange learn from others' experience. The quality of reporting and exchange based process enables federation leaders and NHAG to assess progress.
3. Land Tenure and Housing: Monitoring of land acquisition and loans for house construction

strengthens the local groups and enables further exchanges planned effectively to maximize horizontal learning.

RESULTS ACHIEVED

- 1,500 people have achieved secure land tenure and improvements to basic services. In some cases full services have been provided. In other cases, community led incremental service provision is being offered.

- 120 people built houses through the Build Together Program using funds from the Twahangana fund contributed by Deswos and the ministry of Regional Local Government and Housing. These houses are generally 34 square meters in size and are constructed using community self-build strategies re-using old shack materials where possible, community voluntary labor and through purchasing building materials in bulk. These houses cost much less and are much better than those constructed by commercial contractors through the Build Together Program.

Better co-ordination and integration between various actors, organizations or institutions has been achieved.

- NHAG and the Shack Dwellers Federation of Namibia have provided a focus point for those interested in community led development. In addition to municipal interest, NGOs such as NAMTA (Namibia Tuberculosis Association) have approached the Alliance to ask how they might work within the federation structure to provide services such as environmental health and specialist income generation services. The Alliance is now working with 17 municipalities.

Changes in local, national or regional social, economic and environmental policies and strategies:

- The network of community groups started its work in 1992. In the initial years there was little interest in policy as the federation needed to strengthen local capacity to define and implement development programs. In recent years, the situation has changed and the Alliance has become active in local and national policy making. In Windhoek, the offer of community blocks with incremental services and concessions has emerged from a working partnership between the municipality and Windhoek based members of the federation. The policy was formalized when it was adopted as the development and upgrading strategy in 2001. Nationally proposed legislation, the Flexible Land Tenure Bills, reflect years of lobbying by the federation in order for the rights of squatters to be recognized.

Changes to local or national decision-making, including the institutionalization of partnerships:

- The strategies used by the Alliance have achieved success both through policy changes and on-going work with local authorities because of the institutionalization of partnership by the parties concerned. Officials and the political have recognized the strengthening of local people's capacity to manage finances through democratic representative neighborhood organizations (the savings schemes). It is the strength of these local groups that has enabled a diversity of local forms of partnership to emerge. In Swakopmund, for example, initial skepticism by the local authority to block individual land ownership is slowly being overcome. The Federation is assisting the local authority in initiating development by helping local savings schemes manage the Build Together loan program. In Walvis Bay, the local authority has been impressed by the rapid completion of housing units.

Changes in the use and allocation of human, technical and financial resources at the local/national level:

- In all policy work, the Alliance has sought the use of resources more effectively in development in a quest to improve the living conditions of the poor. In Windhoek, the higher population densities and incremental services enable the city to use its scarce resources in the provision of services and speeding up the land allocation process.

SUSTAINABILITY

Financial sustainability is achieved through the demonstrated effective use of development resources to address the needs of the poor. NHAG has a commitment to raise donor funds to cover the costs of federation exchanges. To date, this has proven to be successful solution in improving living conditions and strengthening local organizations. The Federation supports its members to solicit for resources

from the local authority resources wherever possible. In the case of housing loans, Twahangana loan fund primarily acts to bridge financing of state housing loans. In the case of income generation loans, loans are repaid over a one-year period. Provision is made for inevitable bad debts given the scale of poverty and limited capacity among the very poor.

Social inclusion is a priority for savings schemes. Women make up 90 per cent of the members. Over time and with experience and confidence, these processes are changing gender relations in communities in favor of women. Inclusion of the poorest is under constant review because they do not have access to resources. The federation's active commitment to addressing the needs of the poor helps in making changes when need arises.

Many cultural practices are respected due to the fact that activities are embedded in low-income communities. Inevitably, some are under pressure to change due to the pro-poor, pro-women nature of the process.

Environmental sustainability is often not a priority of the poor due to their immediate need for water, food and safe and secure shelter. However, NHAG is encouraging these synergies when appropriate, for example, through a new perma-culture program to grow food in back yards and on vacant ground, as well as environmental health program emphasizing on sanitation issues.

LESSONS LEARNED

The critical lesson is that communities have to be in a position to control their own development, bringing in other agencies and their resources as needed. There are a number of sub-lessons related to this. First, communities cannot be dependent on external resources lest they lose control over the development initiative. Secondly, communities have to develop mechanisms (in this case savings and exchanges) that enable communities to learn, share and consolidate their capacity to work together to address their needs. Third, communities will make mistakes and such mistakes are an inevitable part of the development process. What matters is that there are processes that enable the community to learn from these mistakes. Fourth, flexible support which enables diversity is critical. Not all communities will wish to follow the same strategy. Different responses from local authority and other state agencies create different possibilities and raise different constraints. Support agencies need to be able to respond to such diversity if the principle of community control is going to be maintained.

The Alliance has learnt lessons from many different agencies and experiences. For example the lessons learnt from the agencies that it emerged from, the housing cooperatives and credit unions. Lessons have often not been incorporated formally, rather the strategy has been to offer exposure to a diverse group of people who then interpret the experiences individually and collectively. Saving schemes may take up new ideas that they have seen in other communities, leaders may suggest new ways of seeing old problems, professionals may use different mechanisms to address technical issues. The Alliance offers an open process of learning, reflection and planning that mediates these different lessons within collective planning processes.

TRANSFERABILITY

This best practice provides an example of processes that enable partnership to work in favor of the poor in smaller scale African towns and cities. The Shack Dwellers Federation of Namibia is a part of Shack Dwellers International, a network of people's organizations in Asia and Africa. SDI provides for the sharing of experiences among members of the network. Visits with community members, NGOs and local authorities enable an open sharing of experiences, creating a platform for new ways of addressing problems. The experiences of Namibia have been particularly important in the context of Zimbabwe and South Africa. The housing subsidy program in South Africa ostensibly offers funding for improved housing and infrastructure. In practice, it has struggled to deliver resources in ways that help the poorest citizens. The South African federation has been learning from Namibia's experiences. For example on a 14 hectares of land that saving schemes in Cape Town purchased four months ago, the community is trying to follow an incremental development strategy. In Zimbabwe, there is a new willingness among local authorities to explore community-based strategies for urban development. For

many years this was not acceptable and hence the poor could not afford to be legal citizens in Zimbabwean towns and cities. A new development in Victoria Falls as well as activities in six other towns and cities around this area have provided an opportunity to explore new strategies. Exposure visits to Windhoek have provided opportunities for Zimbabwean officials and community members to explore alternatives.

Key Dates

1991: First saving scheme is used to obtain land for housing development

October 1998: 33 saving schemes establish the Shack Dwellers Federation of Namibia

June 2000: Ministry of Housing makes a contribution of US\$ 99,955 to the Twahangana loan fund of the Federation.

3 November 2000: Prime Minister (Hage Geingob) addresses the Federation: "I am happy to speak to an audience that can really make a difference in the struggle against inequality, poverty and homelessness."

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Type of Partner Support: Financial Support

Financial Profile

Year	Total Budget (US\$)	Intermon (<i>% of the budget</i>)	Misereor (<i>% of the budget</i>)	Homeless International (<i>% of the budget</i>)
1999/2000	120,000	60	20	Nil
2000/2001	140,000	60	20	Nil
2001/2002	215,000	35	40	15

* Does not add to 100% because of other funding agencies that contributed smaller amounts.

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