

Shack Dwellers Federation of Namibia

BACKGROUND

After 10 years of independence, Namibia, a large country (824,269 km²) with a small population of 1.75 million, features an increasing urbanisation rate with an dramatic increase in informal settlements. The capital of Windhoek with its estimated 250,000 people experienced a post independence situation of almost 25 % of the population living in informal settlements, while urban areas in the north have up to 60% of their population living in informal settlements. Poverty which was predominantly a rural phenomenon is emerging on the urban peripheries. In urban areas about 62% of the households is disadvantaged earning less than N\$1,250 per month and therefore not able to obtain shelter and services through conventional procedures.

The Beginnings of Poor People's involvement in housing:

Since 1987 poor people, then living in backyard shacks and lodging in overcrowded houses, have worked in organising themselves to obtain houses. More housing groups became active and they established in 1992 a voluntary association, called Namibia Housing Action Group (NHAG). Although the association increased over the years from 3 to 33 groups, the outreach was still relatively small with only 800 low-income families saving, while more than 40,000 (in 2000 estimate more than 60,000) urban families live in shacks in Namibia. The tendency in the beginning years was that the groups formalised into separate housing projects and this resulted in concentrating on formal types of management required for formal organisations. Managing their own groups, the national organisation and the Support Service (existing out of professionals) according to formal procedures, became a time consuming activity. Soon NHAG the association focussed more on these formal procedures than on improving the lives of the poor. The ownership was also often confusing, where both the public and the members associated the organisation with the Support Service or offices. Learning through exchanges from low income saving groups in South Africa, Zimbabwe and India, the active leaders of the organisation and their Support Service started to realise that the housing groups could be more effective if it obtain more characteristics of a people's organisation.. Housing saving schemes in Namibia decided then in October 1998 to reorganise themselves into the Shack Dwellers Federation of Namibia. The Federation aims to be a people's organisation and concentrate on practical activities that result in easier access to resources and making a change to lives of the poor. By separating the Support Service into an NGO with its own management structure, keeping the name Namibia Housing Action Group (NHAG), the identities of the two organisations were clarified. Members of the saving schemes have clearly identified themselves with their own people's movement and their activities became very dynamic.

ACTIVITIES

The main actions used by the Federation members to improve their lives are savings, information collection, learning through exchanges, negotiations for land, loan allocation and environmental improvements (building of houses and installation of services).

Savings:

Savings, as a local resource were always an activity of the groups, but started to emerge as the central activity for organising the poor. The social organisation is emphasised more than the collection of money. As women headed households are a common feature in Namibia, and the majority of these are also among the lowest income-brackets in Namibia (below N\$600 or £60 per month), 70% of the participants are women. Daily savings became the focus of group activities. As soon as a group begins saving activities, the members become part of the Federation and participate in exchanges to raise awareness and learn skills. This has resulted in more than a fourfold increase of participation between October 1998 and June 2000, with 6,000 families organised in 128 saving schemes saving about N\$412,000 -£41,200). The groups are active in 32 urban areas in Namibia, covering most of the regions.

Twahangana Loan Fund:

This revolving fund makes credit available for income generation, house construction and basic services. It has been established with funds from the Norwegian Embassy and the German Government. Each group approves the members qualifying for loans, as well as manages the distribution of the funds and repayments. Already 406 members received income generation loans (first loan N\$500 - £50, second loan N\$1,000 - £100), while 139 house and service loans, below N\$15,000 (£1,500) per household were allocated. The Saving Schemes first experience and learn about loan procedures by using their own savings and the small income generating loans. This short term loans with up to 12 months repayment periods enable the development of skills in the groups for managing the larger and longer term house loans (12% annual interest, 15 years repayment period). This has enabled the Federation to achieve a loan recovery rate of 92% for the house loans.

Information Collection:

Since embarking on collecting information in informal settlements the Federation covered 25 settlements in 6 towns, interviewing 3700 households. With the results showing a median income of N\$600 (£60) per month, and N\$400 for women headed households, most people would not be able to address their shelter problem outside of the saving scheme process.

Access to Land:

The struggle for secure and affordable land is a prominent feature of the saving groups. Eleven groups did access land for 580 families, mainly based on communal land ownership. With the collection of information in the informal settlements in Namibia, it became clear that people cannot afford the basic options offered by local authorities the groups have started to prepare for settlement upgrading. Skills were obtained through exchanges for settlement mapping as well as doing layouts.

Building of Houses:

The building and planning of houses are managed by the groups. The NGO give support with the final drawing of the plans, pegging out of plots and building training to the members. House modeling has been done on two occasions where the people could visualise the plans they want to build. Alternative local building materials were also investigated and used in four towns in Namibia. 230 houses were completed by saving schemes, while 34 are under construction.

House modeling:

The members became involve in life size house modeling to enable homeless people to understand the plan. Opening of these house models by prominent leaders are also occasions to raise awareness about the Federation among the leaders and the community. House models have been erected eight times, mostly combined with the launching of an information collection exercise.

THE ROLE OF THE LOCAL COMMUNITY

The beneficiaries are the actors of this process - the people living in shacks in informal settlements and rented rooms, working towards improving their own lives. The Shack Federation of Namibia is a movement of the poor people. It was a decision taken by them to establish the Shack Dwellers Federation. This resulted in clear ownership in that the process belongs to the poor and is managed by the poor of Namibia. The housing process is now facilitated by the members of the saving schemes and they aim to involve the maximum number of shack dwellers. Through their efforts they increased the the participation of the poor four fold within 18 months. Currently 4,000 families (reaching about 20,000 people) are involved. On local level the groups control and manage their savings, land, house constructions and communal facilities.

The structure followed by the Federation is activity and not committee based. The most important part is the saving scheme made out of Shack Dwellers or temporary lodgers. They are decision makers in the process. For each activity the members identify an activity facilitator to be the contact person. This person will facilitate the sharing of skills and ensure that the activity take place. The skills needed to do the work will be obtained through regional, national and international exchanges.

FINANCING THE PROCESS

Savings:

This financial source controlled by the members enable support for crisis as well as income generating activities. A collective pool of savings in each region act as a “reserve”. It is called the Eshisha which means storage.

The revolving fund of the Federation:

The saving activities of groups enabled them to established a fund, the Twahangana Fund (Twahangana: meaning United), first with donor money (N\$1.3 million - £130,000) and currently the government is in the process of matching the also with funds from the government. Further loan funds are available to groups from the decentralised revolving Build Together funds, which are sourced from the National Budget. The Federation managed to attract more than N\$3 million (£300,000) from the Namibian government. The groups are taking decisions about which members are to benefit from the fund.

Development support:

Development support for the Federation in the form of financing exchanges, the maintenance of regional information centers and technical support are facilitated by the support NGO, Namibia Housing Action Group (NHAG). Funds are obtained from European and Canadian NGO's.

LESSONS LEARNED FROM THE NAMIBIAN EXPERIENCE

The urban poor learn through horizontal exchanges - their own university.

The development approach about community participation is often questioned: “ Who participate in who's process?” Now the poor is clear in who's process they are participating, since they have learned it first hand from another poor person. A prominent feature of learning experiences are the fact that it is practical and by sharing in the practice, people who are semi-literate can participate - the teacher and learning .

Learning from other poor people had an impact on the approach the Namibia's urban poor are taking:

The members participating in the saving schemes have shown that poor people are able to take decisions and actions for their own development. The process followed by the saving scheme is not a new invention. The Namibian poor learned from practices from their counterparts in South Africa and India, and act on these lessons. This is a real innovation for poor marginalised communities in Namibia, who grow up in an environment where decisions about their lives in Urban Areas were previously taken by others under the apartheid regime. First South Africa made the major decisions on urban development and the Namibian urban community were not allowed to participate actively in socio-economic development. Then communities continued to depend on formal NGO interventions during the years following independence. A project syndrome develop, where people depend on foreign donations for supporting the developing of projects in the community. Now the development start with their own resources and knowledge.

The focus shift from a house project approach to enable them to address the needs of the poor.

The urban poor do not organise themselves any longer focusing on shelter only, but are also improving their lives with income generating and a financial resources that can assist in the needs of the poor.

Securing resources:

The practices of sharing land and obtaining secure tenure communally has become a solution to poor people. While the government and authorities struggle to find methods to formalise land tenure by going through lengthy legislation changes, the poor have found their own solutions, made their own decisions and pursue their own development within existing legislation. The new legislation for a flexible land tenure in the country learned from the experiences of the poor people.

For the first time in Namibia people have their own information about themselves collected by themselves. Combined with their savings they have strengthened their power to bargain with the local and national governments. The government recognised the new dynamics generated by the Federation and responded with a positive contribution of matching each dollar saved by the members with N\$2 from the government.

SUSTAINABILITY

- Working from their own savings as the first step, the communities already indicate that they do have resources of their own which they can manage.
- Learning from each other and supporting each other to overcome problems, enable a continuous learning environment, that is not dependent on outsiders for information.
- Local control ensure that the process is sustained.
- Being recognised as a recipient of government finance have opened the doors for the Federation as a development partner.
- Having their experiences being recognised in legislation ensure that processes can be maintained by the local community
- A high interest (24% per annum) quick return (one year) credit fund will ensure the administration of the softer longer term.

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