SESSION 2

Community-based Urban Strategies and Social Innovation

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Members of the Shack Dwellers' Federation of Namibia

Sheela Patel *is the Founding Director of the Society for the Promotion of Area Resource Centers in India. Since 1984, this NGO has been supporting community organisations set up by the urban poor in their efforts to access secure housing and basic amenities and claim their right to the city. She is recognised nationally and internationally for her work in seeking and getting urgent attention from governments, bilateral and multilateral international agencies, foundations and other organisations in respect of the issues of urban poverty, housing and infrastructure. She is a co-founder of Shack/Slum Dwellers International (SDI), a transnational social movement of the urban poor, whose Board she currently chairs. She has also authored many articles on the work that the Alliance formed by the Society for the Promotion of Area Resource Centres (SPARC), Mahila Milan and the National Slum Dwellers' Federation (NSDF) does. She participates in local national and international events on their behalf, occasionally serving on committees for policies on issues impacting the urban poor. In 2000, she received the UN-Habitat Scroll of Honour Award. In 2006 she received an Outstanding Contribution towards Mumbai Vision 2015 by the Observer Research Foundation in New Delhi. In 2009 she received the David Rockefeller Bridging Leadership Award from the Synergos Institute in recognition of her efforts to ameliorate urban poverty, and the Padmashree – a national award from the Indian Government for her work on urban poverty issues – in 2011.*[1]

The **Namibia Housing Action Group** *is a Namibian service organisation that aims to support and add value to the activities and processes of the Shack Dwellers' Federation of Namibia in achieving their mission. The NHAG strives to facilitate change in the livelihoods of the urban and rural poor through pioneering pro-poor development approaches. To achieve these aims, the NHAG collaborates with local, national and international partners and networks.*

1 https://www.rockefellerfoundation.org/profile/sheela-patel/ and https://www.sparcindia.org/, last accessed 28 July 2019.

The **Shack Dwellers' Federation of Namibia** *is a network of housing saving schemes. It aims to improve the living conditions of low-income people living in shacks and rented rooms as well as those without accommodation. It specifically promotes participation by women. The SDFN is affiliated to the SDI.*[2]

2 https://namibia-shackdwellers.blogspot.com/

Dr Anna Muller *has been the National Coordinator of the NHAG since 1993. After registering as an architect in 1984, she pursued Housing Studies at postgraduate level and was awarded a Master's in Philosophy (1988) and her Doctorate in Philosophy (1995) from the University of Newcastle upon Tyne (UK). Her working career in housing started in 1988 as a researcher with the National Housing Enterprise in Namibia, the Government agency responsible for developing low-income housing in the country. Her interest in working with communities resulted in her voluntary assistance to low-income women housing groups which contributed to the establishment of NHAG as an association of housing groups in Namibia in 1992 and their support service in 1993. She co-facilitated the transformation of NHAG in 1998 into a national network of housing savings groups, the SDFN. In this national network, NHAG remains as a technical support service.*

Inga Taatsu Boye *has been a member of the SDFN in Windhoek since 2004 and has participated in CLIP as a National Facilitator since 2009. She facilitates CLIP activities such as the enumeration of households in informal settlements, the profiling of informal settlements, data analysis, the presentation of survey results to communities, and data capture into the national CLIP database. Her work has also entailed numbering structures, mapping structures and amenities, and mapping settlement boundaries. She has trained other CLIP team members at local and national levels; as well as presented international visitors regarding all these activities.*

Ottilie Nailulu, *a mother of two, joined SDFN in 2000 to acquire an affordable house. She currently resides in Otjomuise, Windhoek, where she is an SDFN Network Leader. In addition, she serves as an SDFN Regional Facilitator for Savings. Besides being a Member of the Rent Control Board in the Khomas Region, representing the SDFN, she is also a fourth-year Bachelor of Marketing student at NUST and is employed at Timothy Real Estate in Windhoek as an Agent.*

The session was moderated by **Guillermo Delgado**, Land, Livelihoods and Housing Programme Coordinator, ILMI, NUST

Editorial note This session was originally conceived as being led by Sheela Patel, but together with the Namibia Housing Action Group (NHAG) and Shack Dwellers' Federation of Namibia (SDFN) teams, Ms Patel decided to speak about the SDI in general, with a specific focus on the work undertaken in Namibia. Furthermore, the combined presenters proposed having the entire session as a discussion, with only some initial input by the speakers, coupled with the screening of a video. The discussion in this session is not presented as a report but is cited verbatim.

[Sheela Patel] I was supposed to be the main speaker, but as usual in SDI we turn things on their head, so we decided on a little change of strategy. I will start off by talking about SDI, what we do, how we do it and why we do these things. And we will use the experience of the Namibian Federation to look at how those principles are turned into practice based on a country-level context. The purpose of this particular session for us is to sharpen and to improve our own articulation of how we invite people to go into partnerships with us, why we do that, what the challenges we face are, and why we still persist on working with municipalities and governments even when they give us a lot of grief. Rose, if everyone is feeling sleepy, shall we wake them up with a song?

[Song sung]

[Rose Molokoane] The song says we don't need lazy people in our organisation. If you are lazy, don't join us, please. Because we mix mortar and cement, we lay our own bricks, we get into our own houses, because we are doing it on our own. So, if you think you don't want to dirty your hands, please don't join us. That is the meaning of the song.

[Ms Patel] Very briefly, the history of SDI started in Mumbai with a bunch of people, like me, who are professionals that went into partnership with a much older grass-root[s] movement of slum leaders fighting evictions. What we realised is that the State was not the only one that had the wisdom to produce policy, and that the litmus test of how poor people survived despite the State was an important starting point to find solutions for an expanding number of very poor people who were living in cities in informality, working in informality, and generally [being] invisible to the State, to the middle class and [to] the professionals working for the city – and even to the NGOs.

If you take me as an example, I was radicalised by the evictions. Before that, I dished out welfare. Women from the communities were my beneficiaries. I was telling them what to do – without understanding that they didn't have the resource structure to do what I was asking them to do. I brought together the slum dwellers, my colleagues and I, as professionals, to produce a partnership in which we set ourselves some principles. First thing was that, in informal settlements, women as collectives had to be at the centre of transformation because they were the managers of the informal settlements with no acknowledgment for what they were doing, always stepping back when the government came in. We said that our work would focus on the bottom 30% in informal settlements because we know development likes low-hanging fruit: it believes that everything will trickle down and that everybody that said they wanted to work with the poor were doing it to solve their sense of guilt. They weren't interested in scale, they weren't interested in change. We agreed that our commitment would be to work with women's collectives; we would work with informal settlements; we would aggregate to a critical mass; we would not be ignored by the city or the State; we would transform ourselves to produce knowledge, data, strategies, and experimentation that work for

us; and that we would explore new relationships between poor people and government, professionals, [the] private sector, educational institutions and the like, because they all treated poor people like they had no brain. In Hindi, we have an expression referring to how poor people are like empty vessels: they rattle a lot because they have nothing inside them. People got angry with this sort of attitude, and it is important for all professionals to examine their own values, to see how much of that stands in our way.

In 1991, many of us came to South Africa for the first time. We helped many of the community networks form there. Rose was one of the first people that came from South Africa to India. She now heads many of our committees. We began this process in Asia, Africa and Latin America, and today we have 33 countries – and Namibia is one of them. The Namibian Federation is one of the oldest.

What we are trying to do is to create federations of the urban poor, led by women that examine ways by which they can demand accountability from the State, but also contribute to finding solutions. We know that poverty-linked solutions can never come out like a perfectly boiled egg: [they keep] breaking down. The idea is to treat transformation as an ongoing process and keep trying to improve and refine.

[Dr Anna Muller] Thank you, Sheela. I think the reality is that we know that that majority, the larger portion of the population, cannot afford any conventional [housing] process. What we are offering is one way we can go, but we cannot do it alone. How can we move from this self-help group into something that will impact the majority of the people? If we are talking about reaching 185,000 houses [the number of units that the MHDP Blueprint aimed to produce] with the available resources in this country, we might just repeat the same kind of mistakes that have happened elsewhere.

Firstly, we will do a presentation about the Federation and then we will screen a short video illustrating the process in Gobabis, which we believe has the potential to be scaled up.

[Ottilie Nailulu] As you can see here, there is a network of 724 saving schemes in Namibia, that is, countrywide. I belong to a group named Humble Valley – it is somewhere in Otjomuise [Windhoek]. Because we are not literate, we don't do technical things; we have an NGO that is supporting us with anything that is strategic – [like] how to speak English to you. If it was not for SDFN, I wouldn't be able to speak to you. Meme Anna, thank you very much.

The first group was started in 1987. People mobilised and came together. People that live in shacks or in your backyard, those are the people that we mobilised. We decided: let's get together and maybe we can own houses; or maybe not for you, but maybe for your kids. That's how it worked and those are our target groups. Maybe you identify ten people and get together. The group should not be more than 30 people – this is just for management issues. In 1992, the first block of land was bought, near Club Thriller, and the houses located there belong to the Federation.

The purpose of grouping ourselves is to buy affordable land. We don't do things individually: we do things collectively as a group. If something affects one of the group members, then we cannot move forward. We all have to overcome that challenge, regardless of what it is. Then we solve it together. Most of these groups are in urban areas. These days, everyone wants to come to urban areas and it's becoming a challenge to have land. We find it difficult to acquire land from the City of Windhoek, but since we are organised and we can group ourselves and approach the City of Windhoek or the Government, this is the only way we can get land.

As poor people, we cannot afford a big plot of land that is already serviced by the Municipality. We identify a piece of land and say how many people will be able to stay there. The Municipality gives it to us unserviced, in order to cut costs. We get services only up to the boundary. So, the people on the ground, with approval from the City of Windhoek, will service the land ourselves. The City will help us because we have to maintain the standards.

Community intervention programmes are also there to help with the affordability issue, but my friend will add more on how that is happening.

[Inga Boyes] CLIP is a Community Land Information Programme that maps the informal settlements, then quantifies them to see how big the settlement is. If the Town Council or the Municipality want to upgrade the informal settlement, at least they must know how big the informal settlement is, and how many people it can accommodate – and therefore plan properly. Enumeration involves collecting data by going door to door to establish whether or not people can afford the land or the house, if it were to be built. CLIP allows us to meet with various Town Councils and Regional Councils, as they possess more knowledge on how to better plan for informal settlements. Phase 1 was launched in 2008, where 235 informal settlements were profiled. More than 134,000 households live in informal structures; 541,000 do not have secure tenure. About 75% of people living in informal settlements make use of 'the bush' as a toilet.

We did not know how to use a computer; but, working with CLIP, I now know how to do so. I also know how to analyse data, thanks to CLIP. Seventy per cent earn below N$1,500 per month, while 6% earn above N$6,000. By December 2016, members had saved N$25 million; 24,000 members, 724 groups; countrywide, 6,500 have access to secure tenure; and 4,700 constructed a house.

[Dr Muller] How can we scale up this contribution where people already proved that they are willing and capable of getting security of tenure, getting

their basic services and building houses? What we learnt from the existing practice is that you cannot work in isolation. We cannot work without the support of the local authority, without the support of our Government, without the support of other stakeholders – like this university that has come on board and helps us demonstrate that communities can actually plan from the bottom up. Cities find themselves fighting with numerous developers, other little [community] groups, and all the other individuals who are very powerful. We don't get the attention. The other aspect is that we centralise. Because everything is in Windhoek, we try to control things from the top here. However, the ownership of the process and the programmes should be on the ground.

What we propose is to work in a partnership that will enable us to scale up the provision of basic services, security of tenure, and the building of houses within the spirit of our President's Harambee [Prosperity] Plan. We do not only work with savings groups, but we also encourage communities in the informal settlements to participate in this process. We learn from practical implementation. We join resources: communities bring something on board, Government brings something, local authorities bring something. At the moment, we are involved in Gobabis in a pilot project, where the community got involved when the local authority took on the challenge of bottom-up planning.

[Ms Patel] I want to go over the features that were presented there and explain the logic and the history of it. The first thing we realised in India, which is universal everywhere else, is that there is no accurate data about poor people in any country. Municipalities, whether they would acknowledge it or not, have usually two thirds of the settlements' [data] of any given city; that is even something almost rare in many countries. In India, on average, the city register only contains one third of the informal settlements in the city, and most of those settlements are those [which] are old, which have fought, and which have resisted evictions. The new ones that emerge are ignored until they get consolidated; and when they get consolidated, they get too dense. So they can't be enumerated properly, you can't put in services, and all kinds of problems. The first thing that the Federation members do is that they count themselves. Earlier on, everything was manual; as you can see, it is getting digital and more efficient.[3] Unless you have accurate information about informality, you can't do anything about it and hold yourself accountable to make an impact. We produce that data for everybody in the city: not everybody we count is a member of the Federation.

The other very important critical issue in all our work [is] to keep tweaking norms and standards. We all know that our country is in the Global South. We have imported colonial administrative procedures, we have minimum plot standards, we have all kinds of regulatory frameworks and development control rules that just don't work for poor people. And the reality is that our cities are going to get more informal before they get formal. We are going to

3 The SDI hosts the "Know Your City" website, where all the data collected by various Federation members is put up. Partners and stakeholders such as municipalities and government then also have access to the data (https://knowyourcity.info/, last accessed 29 July 2019).

Screen shots of 'Bottom-up Planning: Freedom Square' video, screened during the session. Link to video: https://www.youtube.com/watch?v=l1Xy_LSq7Js

get more and more people [coming] from rural areas who have very poor education, who are short on the type of skills that can give them wages, yet the city has to accommodate them. A very important part of our internal commitment is to try and find a balance between existing norms and standards and what the poor can afford. Many people, when they look at our small houses, will say, "Oh! This is unfair. They should get the same size houses as the minimum standard." Well, two thirds of your city lives in even smaller houses without any services, so which is better? We are trying to look at ways by which there can be some incremental development of norms, because when you have two thirds of your community living in abject poverty and your standards don't work for them, it makes a mockery of what should work for everybody.

One of the reasons why we have structures that span from local to global is because we know that action can only be taken locally, but that it is often influenced by global discussions. Many of us know that international organisations come and negotiate for things that don't work for us, and our voices are not there. So, when Rose tells you very proudly that she is a convener [at the World Urban Campaign], it's after 20 years of working on these issues: there is acceptance that it is not only professionally educated people who have the skills to contribute to these discussions.

The structure is also useful just to give you a broader understanding. We learn a lot from each other. We only have three countries in our entire group where the State has formal subsidies available for slum dwellers. These are India, South Africa and Brazil, and they do so in huge volumes. An interesting fact is that these three countries don't even utilise two thirds of these [subsidies]: [they remain] unutilised because the design of delivery does not accept the reality on the ground. And part of what we do in our negotiations is to say, "How do you change procedures? How do you give easier access to communities to hold the city and the various construction companies accountable [for] what is happening?" Most of the countries that we're working in are poor countries with very poor people, where there are no subsidies from the government; they really represent a very different form of challenge. Namibia, Thailand and South Africa initially were the only three countries that actually put aside money to allow communities to do experiments towards a solution. Very interestingly, many countries, including my own, have billions of unutilised resources, but they will not put [them] aside to allow for experimentation.

Finally, what we find in our work is that we start with imperfect solutions – which is better than no solutions – and we seek to learn from those mistakes and improve on them. We persist in working with government. We have many activist groups that don't like that, but we believe that you have to learn to engage the State to make it accountable to you because it's much easier for the State to say, "We can't do anything," and give it to the private sector. That solution never works for poor people. Our latest attempt is to actually have a conversation with the private sector. We struggle, because our paradigms are every different, but we do believe that cities produce a space for strange bedfellows to interact and negotiate with each other. So, just like the women's groups who negotiate with the slumlords and the invisible house owners, we use the same approaches. The thing that works the best are strong women's networks that come in very large numbers to negotiations. When we go to talk to Government, it isn't just me, Anna or Rose, but we go as five women to talk to the Minister. It makes a difference.

Discussion

Guillermo Delgado You are talking about negotiating not only with the State, but also with the slumlords or other parties; do you have some practical strategies? I ask this because different tactics work differently in different countries and I don't know whether in Namibia, where social protests or demonstrations are not particularly appreciated, appearing in large numbers at the Minister's door would have an impact. Can you speak about experiences when you are negotiating with your counterparts?

Ms Patel I will give you an example of [the] city of Mumbai. The island of Mumbai is like Manhattan. It is long, with two railway lines that go up and down, and they represent the basis of 85% of the city's journeys. The line was breaking down often, but one of the crises we had was that there were 120,000 households living very near the railway tracks. Now these people were part of our Federation in India. When the railway line was set [up], it was given land by the government on both sides; but it is unclear who has to ensure that no one encroaches [on] it. In the case of India, it was the State government and the railway doing that.

There was a general feeling that those living there couldn't be moved. The community women felt that they could move away, because many of the households had some sort of accident on the track. They weren't allowed to get water or sanitation, so they said, "We just want to get out of here. You design some relocation for us." We tried to do that, but no one would listen to us. But we did a detailed survey of people according to the different distances from the tracks and [we] marked every house. No other group could have done it but [the] community itself: it numbered the houses and registered them. Five years we fought, and nothing happened. Then the government brought in the World Bank and they said they wanted to relocate, but they would not be able to do it because a third of the houses were rented. So, how do you decide to whom do you give the new unit for relocation? If you don't give it to the owner, the owner can take you to court. But we did the study and we found that absentee owners lived somewhere else and the people who lived here [had done] so for some 20 years. So, we said, "Even if you calculate the value of that horrible structure, the owner[s] have made five times the money already." On the day of the survey, which was five years ago, we asked the government to make a policy to say, "You

give it to whoever is living there." Households were given an identity card by the Federation, and they got the house. So, all the absentee owners, who were mostly local politicians, felt threatened. In most of the countries we have worked, absentee landlords are politicians, judges, policemen – and some of them are private businesspeople. The Federation was strong, and we had publicly announced how we were doing things. We said to the absentee landlords: "You can get one house, but you have 40 houses [for] rent! If you want your house, come and get an identity card." And nobody came. It wasn't done with fighting and conflict.

Even when we went to meet the Minister, we don't go there toyi-toying[4] or fighting. We simply say, "Look, we are women from this area, and we want this. Are you going to help us?" And I promise you, it makes a difference. If I go there and 35 community women go there with a clear plan of what to do, proudly explaining their plans, it works because this is not expected. It is always expected that Anna or I will go there, give nice speeches or report. We never do that. We say, "We will design the programme with you." So, I think that makes a difference. Then, when we go internationally, by the time we have started attending all these international meetings, it is very interesting to see what happens. When there is the presence of five to ten slum dwellers in a discussion with the professionals, you can no longer call slum dwellers "them". You cannot! Rose would say, "Talk to me! I'm a slum dweller!" So, you cannot objectify poor people and say, "This is good for you." It changes the conversation in the room. So, the purpose of all this is to see how representation[s] change, how community leaders represent themselves and participate in a governance structure that is accountable to them.

4 Toyi-toyi is a dance typically used in public demonstrations in South Africa and Zimbabwe, where it became synonymous with protest and struggle.

John Nakuta, Law lecturer at the University of Namibia I've got two questions: one for SDI, and one for SDFN and NHAG. For SDI, based on your international experience, as you have mentioned, Namibia has this budget set aside for assisting the SDFN. This amount of money that the Federation is receiving from Government has not yet been contractually agreed: it is like Government decides every year how much will [be] put aside for SDFN as part of the budget. My problem with that, especially now that the country is going through an economic slump, is that funding could be cut. As part of your international experience, how should the Government contribution be secured?

To Anna and SDFN: when will you, as SDFN and NHAG, start using our laws to your advantage? When will you invoke the right to adequate housing? The reason why I am asking is that last month we had a demonstration in Walvis Bay, and a representative complained about how they have saved money to buy unserviced land from the Municipality but it's not possible because of the bureaucracy. It seems that, because we don't want to rock the boat, we would rather not use some of these legal avenues that are available. So, when will the movement start? When will we be raising our voices in the most tangible manner, by going to court?

Ms Molokoane The challenge is that Government and the City think that they are always fixing things for us. We don't want to be pitied, because we are not beggars. You can keep your money. We will continue to organise and mobilise ourselves because, at the end of the day, we are the people where you are going to implement your policies. Yes, it is difficult. Like I explained in the other session,[5] in South Africa, we start to vigorously talk to our government to give us our subsidies directly. The first batch of the subsidies was up front, and we [built] bigger houses. But, because our government was building smaller houses, they felt intimidated and they went back to the office to review the policy to a "developer-driven PHP", meaning that private developers would come and build the PHP houses. But private developers need profit and we don't, so that is where the difference came about. That is what blocked us from getting our subsidies. Although private developers were trying to build, the houses that they were building were not of a good standard.

5 See Session 1 herein.

Because it will be a decision from national government, the allocation of money will go to the Provincial department, and the Provincial department will call the shots. If they don't like what the people are doing, they will not ring-fence [money for PHP]. [Then the decision] goes down to the municipality and the municipality will say they are working through a waiting list [...]. But our people are organised: we are not interested in waiting lists because waiting lists make people fold their arms and say, "I am waiting for my turn." And when the waiting list is implemented, the official will come [onto] the waiting list; he will bring all [his] relatives and all of them will replace the waiting list. They will come from the rural areas and occupy the houses. When we ask about it, they will say, "It is the procedure, it is the policy." That is why I am saying the policies are so beautiful – but like a beautiful girl that does not have a boyfriend to propose love to.

The money is there. The South Africans can verify what I'm saying here. Every year, many of the Provinces don't spend the money. They give certain millions to build houses in the new financial year, which ends on 31 March. Then it turns out they underspent R600 million in my Province. They [have owed] my organisation R8 million [for] two years, yet R600 million was not spent. It is because they do not have trust in poor people. They don't believe they can manage finances. Although we [show] them through our savings that we are doing it, there is no trust. They think that poor people are not educated, and it is the lack of trust in us that [explains] why we are failing.

Ms Patel You may have a lot of faith in the legal system, but poor people don't. Poor-people institutions feel that they get further impoverished if they take anything to the court. In many of our countries, the judges are as polarised against the poor as many of the upper-income groups are. The legal recourse is the last thing – unless we feel it is an important, solid case. In South Africa, there have been so many very important judgements that have come through, but the result hasn't been scalable and workable solutions. They do give judgements that can give you higher moral ground, but they do not necessarily give poor people immediate relief.

The second things is, and maybe in the case of Namibia it is different, but in all of our cases when we are working more than one town, we end up having to produce full evidence for each town that poor people can do something. Every town says, "Show me, in my city, a solution that works for us." That is one of the reasons why real scaling doesn't happen. At the same time, the bureaucracy also changes in the process, and this also slows down everything. There is the need to train our new commissioners, mayors, engineers, architects; everyone gets rotated every three years in most of our countries, so you have to start again and again. It is a very slow process; it's not moving as fast as it should.

Lucy Edwards-Jauch, Sociology lecturer at the University of Namibia I would like to ask if you have a particular policy around political engagement, because obviously you have quite a force. Such a massive amount of people is a force for demanding those entitlements, because if legal process doesn't work, and if Government appears to be disdainful of realising rights and entitlements, do you have any particular policy to assert those demands? And my second question is, when I was listening to Anna, you were talking about upscaling, and I read that mobilisations seem to be a challenge. And my question is what you have now – and the members can answer – are you satisfied? Does it meet your standards, in terms of the needs of your families, in terms of sanitation, in terms of all the other expectations that you have for housing? That which you are able to build on your own terms is admirable, but is it enough, and does it meet your needs?

Ms Nailulu I am one of the beneficiaries when it comes to a piece of land. I can speak only on behalf of my colleague who is a beneficiary. She managed to build her house on a piece of land that was allocated to her, which is 150 m2. On this piece of land that she bought, she constructed a three-bedroom house with two bathrooms, and she has some space left to allow for extensions. Me, as a poor person, I don't think that I would like to have more than [what] I can afford, because the more you demand, the more money you have to give. If you give me 150 m^2 I will be more happy than living in a backyard shack on someone else's yard. So, I think it meets my standards and needs.

Ms Boyes I am also a beneficiary. My plot is 126 m^2 [like] my neighbour's. I am still waiting for my house plan to be approved by the City of Windhoek in order for me to start constructing my house. The house plan allows for a two-bedroom house with a bathroom. I am proud to have it, because at least I have something.

Ms Molokoane I think when it comes to the policy, what we do, we do by doing. We create programmes and projects on the ground that give impact to the policy of Government. I am going to give you an example of what happened in Cape Town. We've got 32 communities. Every now and then there will be a fire outbreak and then the Municipality wants to relocate or evict the people. Then we went to the meetings and told them, "Let's re-plan this community." The community is [made up] of at least 400 families. How can we re-plan it? We got a programme called re-blocking, because the shacks were so congested that even the ambulance can't come in. We then sat down as a Federation and decided to get all the information about the community: how many people do we think are living there, how many women, how many children – all that information that was relevant for us to identify.

The result of the information collection was the re-blocking exercise. Re-blocking means that we come together and draw up a new plan for the community while the people remain there. So, what we are going to do now [is] we are going to [make space] where the ambulance can get into the community. We have to create a space, so when the fire outbreak starts, it cannot spread and burn down the entire community. We did it on our own and it was successful. We then invited the Mayor to come and see what we have done, so that people can see that, once people are given the chance, they can change their own place. This influenced the Mayor of Cape Town to say that, instead of relocating, let's bring in the infrastructure. Every family has a flush toilet and electricity, but before that they were doing it [getting services] illegally.

With the change of the plan, they also changed the policy to use the Federation to profile all the settlements around Cape Town. But they put it out on tender! The challenge is that they want us to dance to their tune, [but] we are the ones that started the tune! They changed the music and now they want to say to us, "You go and profile in so[-and-so] many communities." They will tell us to do profiling in 300 communities while we know we can only do 200. They take our ideas, but then they start to dictate to us how to do it! So, we make an impact in different communities. In some areas, Government has open ears and [they] listen, and in others they don't.

Ms Patel But I think the evidence makes the difference.

Naomi Simion, Deputy Director: Habitat, Ministry of Urban and Rural Development I want to react to the issue of the SDFN and the gentlemen's agreement [with Government]. It is true: when we started off working with the SDFN, it all started off as a relationship. There is a difference between a relationship and a partnership. But I will not say that when it comes to the SDFN, their funding is nowhere in the programmes or projects of Government. All of us are here to learn. I know from the community-based organisations there are challenges – challenges from Government, challenges from the private sector. We need to bring all those issues up in order for us to learn and see how we can strengthen our relationships. It seems like central and local Government are attacked, but we also would like to see from the community-based organisations and the NGOs what challenges they are facing and how the Government can best assist in that regard. As for the SDFN, if you go to the National Housing Policy of Namibia of 2009 – Anna, you were also part of that process – the SDFN is there as the key stakeholder of the Namibian Government. The PHP is also part of that. Even when we

started with the National Housing Policy process, we were not talking about PPPs, we were talking about four Ps, that is, people PPPs, meaning [that it] includes the PHP.

If you go to the [Government's] Medium-term Expenditure Framework,[6] you will see a project called Twahangana Fund, which is specifically for the SDFN. When the Fund started off with the previous Minister, Dr Nicky Iyambo, it started with N$1 million, but it is now N$7 million. For every financial year, we sign a service level agreement with the SDFN, showing how many houses are to be constructed and what they can bring on board. It is a learning process. I wouldn't say that there is no way for PHPs in Government programmes or projects; all I can say is that I hope our partnership with the SDFN and other community-based organisations will strengthen more so that they can contribute to reduce the housing backlog of Namibia.

Dr Muller If we want to scale up, we need to scale up resources. I think that, in this context, one of the things we need to look at as a country is where we are going to put our resources in the future. We have found out that we cannot build houses for N$300,000 each and then subsidise half of it and the poorest still won't afford [that]. I think that was a tough consequence that emerged out of the mass housing [development] experience, because the ones that implemented the project said Government [would] subsidise it [up] to a certain amount. We made the calculations of a process where you bring in different resources, the people themselves plus their savings and their collective action, and with N$300,000 you could have supported ten households. If Government really wants to scale up resources to fight the housing crisis, where will be the best investment? Where will be the best way to invest their resources? That is where we think that informal settlement upgrading will scale up land delivery. Our communities are willing to participate in the process. We can make a vast difference on land provision at scale. I would still like to know whether Government can scale up if every plot costs N$80,000. And who are going to be the lucky beneficiaries in this process?

I believe that there is a way, but you cannot put it on the NHAG and the Federation's shoulders: we are talking about a vast number of people involved. However, with our learning exchanges, there is potential for people to take ownership. Local authorities are already buying in on the process, and the Universities are already showing their willingness. We are talking with consultants to 'adopt' an informal settlement so that we can take care of the technical issues. It is a blend of resources – it does not only come out of one pocket.

We avoid the talk about subsidies; we don't fight for subsidies until Government says, "We are going to subsidise each and every person." When we know we have that type of money, we can say, "Let's subsidise at least the people's process to build a toilet." Can Government do it? Do they have the resources? Do they have the income? Until we have the picture of what is a financially viable option, we try to do things that can evolve, that we can sustain. The Federation never uses its money to subsidise, members pay back each and every cent and, in that way, they can help the next one.

Talking about the courts, we had a long debate about [this option]. I don't know if I can give you a straight answer, but our courts are relatively slow. We could have tried the courts, but we would rather work together with our stakeholders to see how we can help the maximum number of people in this country – and I don't know if the courts can help us to do it faster. It is about practically doing things that might not even cost us so much money, and where people can feel the difference immediately. For example, with security of tenure, please don't tell people you should get individual titles if you do not have a budget to back it up. [We need] some form of development rights, some form of security of tenure so that people can start developing their own houses. That is what it is about. Let's see what will happen in Gobabis,[7] with giving people in informal settlements rights to develop their own houses.

Catharina Nord, a Swedish researcher I come from Sweden and I'm here to do a study about old age and housing. If we talk about money, are we talking only about the money that [it] costs to build the house? I have [been wondering] if anyone has ever calculated what the Government could get back if they subsidised [mass housing development], because what they invest in housing is, for example, also a better environment for a child to study. The children might come back home with better results because they have will have a decent environment where they can do their homework. It is also an investment in [public] health, the Government might save money on health expenditures because people would be more healthy if they lived in decent housing. So, there are more gains that come with better housing, [it's] not only the costs. I was wondering whether any one of you ever put a value on what is gained and not just the cost of a house.

Ms Patel Actually, that is a point that has emerged very strongly in the last few years. In the worldwide campaign on improved sanitation, there is evidence that, if everyone has access to improved sanitation, it affects 2% of your gross domestic product (GDP). These are numbers from the World Bank.[8] It is only when it comes to impacting the GDP and the economy that we get impressed with these numbers. But the fact that everyone will get a decent place to live, a nice neighbourhood, a nice place to grow up, is in itself not good enough. We are so sucked into the economy angle! We were having this conversation in the morning, that there is no balancing on the people's quality of life, especially the poor people's. It has to have an economic logic to make it legitimate. That is worrisome.

NUST student My question is more to the SDFN. As it was stated earlier, some members got plots [of] 126 m^2. With the regulation of a minimum erf size of 300 m^2, how did you manage that? And how do you determine who gets 126 m^2 and who gets 120 m^2?

6 The Medium-term Expenditure Framework (MTEF) is a three-year guideline for national spending to achieve Government targets aligned with its regular five-year National Development Plans.

7 This refers to upgrading efforts through a partnership between SDFN/NHAG and the Gobabis Municipality, with support from the MURD and the GIZ, among others. See: SDFN & NHAG/Shack Dwellers' Federation of Namibia & Namibia Housing Action Group. 2014. Participatory planning for informal settlement upgrading in Freedom Square, Gobabis. SDI-AAPS Planning Studios. Windhoek: SDFN & NHAG. Available at http://sdfn.weebly.com/uploads/2/0/9/0/20903024/freedom_square_report_clip2.pdf, last accessed 14 August 2019.

8 A study found that financial losses resulting from poor sanitation including overall welfare losses could average 2% of GDP. The losses are largely in the health and water resources, but also labour including the time spent in accessing poor sanitation facilities. See: World Bank. 2008. Economic impacts of sanitation in Southeast Asia. A four-country study conducted in Cambodia, Indonesia, the Philippines and Vietnam under the Economics of Sanitation Initiative (ESI). Jakarta: Water and Sanitation Programme, World Bank. Available at http://www.wsp.org/sites/wsp.org/files/publications/Sanitation_Impact_Synthesis_2.pdf, p. 32, last accessed 30 July 2019.

Ms Boyes It depends on the flatness of the area where you are. If we have to design the area, maybe you are in the corner. Sometimes the people who are at the corner benefit more than the people who are in the middle. I also happened to be in the middle and I got 150 m^2 and the other people that are on the side got 200 m^2. The regulation that [the] City of Windhoek has put in place stating that everyone should get 300 m^2 is a debate on the table that we are all fighting. We have physical evidence that we can manage with 150 m^2. It is unfortunate for this person to get 126 m^2, but it might be because we do not want to exclude the person but accommodate [them] because they need the house – instead of leaving you out because of the smaller size. We will consult you and illustrate the house size that might be constructed on the plot. [This is] not to convince you, but to give the person the option. If the person says, "No," [another] person can come who is on the list. There are so many people on the list!

Ms Simion I just want to add [to] the 300 m^2 [issue]: there is a provision that states that smaller plots can be acquired, but there is a procedure that needs to be followed. But it can be done.

Braam Harris, Urban Planning lecturer at NUST I would like to get some clarity on how the group organises themselves.

Ms Nailulu Before you come to an area where you [will be] located, you are in a saving[s] group. And when the piece of land is allocated to you, it does not come to you as a person, it comes to the Federation. They say, "The City of Windhoek has identified this piece of land which can accommodate about [so] many people." They only bring us the information, then it is us that go to the piece of land and start mapping it, showing who is staying where. To be more precise, the mapping does not involve the whole bunch of people: even though some of the group members are not there due to other reasons, they will still benefit because they are part of the group. So, we map it out and then we portion it off and then we allocate the portions. The municipal professionals tell us, "It is ready to go. You can do it." But we draw the map – they only have to approve.

Dr Muller The group that the land belongs to is an association, and they decide the rules and regulations they will put onto the land. It is usually in high-density residential areas where these blocks of land are developed. They [don't subdivide] it into single erven, and we have not found a big need for that. One of the earliest members of SDFN keeps reminding us: she got her land in 1991 and she still hasn't got her title deed. They managed it as a community. That is where the Flexible Land Tenure Act[9] comes in, where you can register and transfer your rights on such a property. So, the higher density is a choice: it came from people because they said, "If we take 300 m^2, where will we put the other 30 of my group? Because we are 60 people." That pragmatic decision has been taken again and again by the groups in Windhoek because the land demand is totally out[side] of what the city of Windhoek will deliver. They can't do anything because they have no space to relocate the people that they want to displace to have 300 m^2 plots. They got stuck and the development stopped because the city fathers decide[d] that, where we cannot properly subdivide into individual titles, [we] will not allow the community to stay. So, the community no longer has a say in that. According to the city fathers, there are people who insist that they want a 4m panhandle plot. But a 4m panhandle on a plot that is smaller than 300 m^2 does not make sense. The house is already 4m wide and now the panhandle is wasting space. It is such standards that are delaying the process – and actually brought us to a standstill. As we sit here today, the standards have changed four times since we submitted the first plot for Humble Valley in Otjomuise. We are bogged down: the roads need to be wide, the subdivision of plots should be big enough, the people need to receive individual titles. So, we are not moving in this city.

Anthea Houston, CEO of Communicare in Cape Town, South Africa You said you haven't subdivided the group plots, so how are you working with water and electricity charges after people are settled? What happens when someone does not want to pay or can't pay?

Ms Nailulu We have separate municipal bills. We only pay [collectively] for water, because our electricity is prepaid. If we receive our water bill, which is about N$4,000, we divide it among the households, and every household brings that money and then we pay. The electricity is prepaid, so if a particular member does not want to pay for water, we go to the City of Windhoek and disconnect the electricity for you to pay your water.

Ms Patel This is very interesting: the issue of self-governance, and how the savings group does not only do this virtuous thing of saving money, it also produces the capacity to do financial transactions and negotiate collectively. Wherever community groups are strong, the city is happy to do what they tell them. For those of you who have worked in municipal administration, you will know it takes money to send collectors to collect money from debtors. So, if you have collective mechanisms that just come and dump the money in the municipal account, it is a godsend. So, the negotiations to make that happen worked; but the foundation for that is also very good internal governance because, whenever there is a family in crisis, a temporary crisis – say a family member is ill – the group subsidises it once or twice, but the person is also morally bound. So, when they get the money, they pay it back. And the difference is, when everyone pays, it is difficult not to pay back; and that is the power of the collective that Anna was talking about. In modern society we have individualised everything, so delinquency [in payments] increases. So, that balance of producing collective supportive behaviour is at the centre of the SDFN philosophy. When you are well-to-do, you have a formal job, a good income, you can afford to do things independently; but when you are poor, you need to do things collectively because your individual identity does not give you entitlements. So, we don't romanticise collective behaviour: we say that this is a function of surviving with dignity and with power.

9 Act No. 4 of 2012.

Mr Delgado It strikes me every time that we have to mobilise student input towards the end because we didn't hear much from them throughout the session. We're at NUST, so there are students and lecturers in the room. We know that most of what is being taught is 'formal development' and not much of what we've been discussing here. At the same time, our realities in the Global South demand different ways of engaging, which we have spoken about today. Can we have some concluding remarks from Sheela, who was herself politicised as a young student, directed to the young students and professionals in the room?

Ms Patel My first experience of evictions was with pavement dwellers. [At] that time, I supervised health services to the community. In front of our centre were 46 houses and every two weeks there used to be an eviction. So, one day, I couldn't stand it and I went down [to intervene] and the policemen told me, "Madam, come and stand here." And he made me stand next to the house and continued to break it down. I sat on the pavement and I wept; and all of the women whose houses were broken [down] told me, "Don't cry, don't cry." It made me realise how protected we are as upper-class people living in the formal world. We take all these things for granted. If you are ever in a place where there's an eviction, go and stand there; just experience the total and complete vulnerability that you would feel. You will never again question your commitment and responsibility as a professional to do something.

So, one of the things we have started in SDI in the last five years is to work with associations of professionals: planning schools, architects' associations, structural engineers, social sciences, economists – anybody who is willing, as an educational institution, to explore the creation of exposure, ultimately leading to a stream of educational activities that are incorporated in[to] the curriculum. The idea is that you learn. So, when I went to a college of civil engineering, they showed me one of their labs. And in the lab they [were] being taught how to do a contour. I said, "Why don't you come to a slum and do contours? Why don't you come into an informal settlement and do your soil testing?" The first time the students were doing it, they said, "This is so much more fun than going to the boring lab!" So, this is now incorporated into their studies. We do the same thing with colleges of architecture, colleges of planning; and our goal is not to have architects, urban planners, [etc.] come and dedicate their lives to working in slums: we are saying, "Develop a practice in which 20% to 30% of your [work] deals with informal settlements. Use this as part of your professional development so that the principles you learn from the one can be used for the other."

Today I spoke to your Dean: we would like to see what we can do. We already have an MoA.[10] The question is, how do you integrate it into your curriculum? And how do you produce materials that can be used for references for not only feeling good about working with slum dwellers, but where you can do theory building? It's like when you were talking about plot size: I mean, all of us here are living in post-colonial contexts in our countries. We have inherited these colonial rules; and we legitimate them to an extent [when] we prefer people having nothing than [have] something that doesn't meet the standards. People can live in 30 m^2 houses, but we will not allow them to subdivide their land below a certain value. These are all kinds of things that have political underpinnings. So, whether you are a town planner or a lecturer, we encourage you to question why that norm or standard exists, and I think young people are best equipped to do that. As you get older, you get more comfortable with what you have learned, and you want to stay with it. I keep on telling myself I want to be a new 25-year-old, continuously questioning and rebelling against the rules that are there. But I think that is a state of mind and I think it will be exciting for young people. The other announcement to all of you is that, if any of you can get some form of scholarship, you can come to any of our countries to experience local work. We don't have resources to pay you for your internship, but we will give you an experience that you need.

Ms Molokoane We can give you a house to sleep and food to eat. I think there are some planning students in the Philippines. They are every day in the office of the Federation, doing informal work with the Federation – and they enjoy it and they don't get paid.

10 A Memorandum of Agreement between NUST (then Polytechnic of Namibia) and SDFN-NHAG was established in June 2015.